



PUBLIC DISCLOSURE

March 19, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

PNC Bank, National Association
Charter Number: 1316

222 Delaware Avenue
Wilmington, DE 19899

Office of the Comptroller of the Currency

Large Bank Supervision
400 7th Street SW
Washington, DC 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL COMMUNITY REINVESTMENT ACT (CRA) RATING	3
DEFINITIONS AND COMMON ABBREVIATIONS	4
DESCRIPTION OF INSTITUTION.....	8
SCOPE OF THE EVALUATION.....	10
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	14
MULTISTATE METROPOLITAN AREA (MMA) RATINGS	15
ALLENTOWN-BETHLEHEM-EASTON, PA-NJ MMA	15
CHARLOTTE-CONCORD-GASTONIA, NC-SC MMA	23
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI MMA	31
CINCINNATI, OH-KY-IN MMA	40
CUMBERLAND, MD-WV MMA	48
HUNTINGTON-ASHLAND, WV-KY-OH MMA	55
LOUISVILLE-JEFFERSON COUNTY, KY-IN MMA	62
MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC-NC MMA.....	70
NEW YORK-NEWARK-JERSEY CITY, NY-NJ-PA MMA	77
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA	85
SALISBURY, MD-DE MMA	94
ST. LOUIS, MO-IL MMA.....	102
VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MMA.....	110
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA	118
YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MMA	126
STATE RATINGS.....	133
STATE OF ALABAMA	133
STATE OF DELAWARE.....	142
STATE OF FLORIDA	150
STATE OF GEORGIA	160
STATE OF ILLINOIS	169
STATE OF INDIANA.....	182
STATE OF KENTUCKY	192
STATE OF MARYLAND.....	201
STATE OF MICHIGAN	210
STATE OF NEW JERSEY	220
STATE OF NORTH CAROLINA.....	228
STATE OF OHIO.....	238
STATE OF PENNSYLVANIA.....	258
STATE OF SOUTH CAROLINA.....	273
STATE OF VIRGINIA	281
STATE OF WEST VIRGINIA	289
STATE OF WISCONSIN	296
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS	B-1
APPENDIX C: COMMUNITY PROFILES FOR FULL-SCOPE AREAS.....	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

Institution’s CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of PNC Bank, National Association (PNC) with respect to the Lending, Investment, and Service Tests:

Performance Levels	PNC Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to assessment area (AA) credit needs.
- The geographic distribution of home mortgage loans and small loans to businesses reflected excellent penetration throughout the bank’s AAs.
- The borrower distribution reflected excellent penetration among retail customers of different income levels and business customers of different sizes.
- Community development (CD) loans were effective in addressing community credit needs. PNC had an excellent level of CD loans.
- Qualified investments were effective and responsive in addressing community credit needs. PNC made extensive use of innovative or complex investments to support CD initiatives.
- PNC’s branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in providing services across all portions of its communities.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area (AA).

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income (LMI) individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's AA(s) or outside the AA(s) provided the bank has adequately addressed the CD needs of its AA(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family

households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement, and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number, and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above and half below.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

PNC Bank, National Association (PNC), headquartered in Pittsburgh, Pennsylvania, is a full-service interstate bank that is a wholly owned subsidiary of The PNC Financial Services Group, Inc. (PNC Financial). PNC Financial is a highly diversified financial services provider chartered in Wilmington, Delaware with \$366.4 billion in assets as of December 31, 2016. PNC Financial's corporate legal structure consisted of PNC, PNC's subsidiaries, and approximately 50 active non-bank subsidiaries, in addition to various affordable housing investments.

PNC had total assets of \$356.0 billion as of December 31, 2016. This included total loans and leases of \$231.3 billion that were comprised of \$83.7 billion in real-estate loans (39.3 percent), \$70.7 billion (33.1 percent) in commercial loans, \$32.2 billion (15.1 percent) in other loans and leases, \$26.6 billion (12.5 percent) in individual loans, and \$130.0 million (less than 0.1 percent) in agricultural loans. Total tier 1 capital as of December 31, 2016 was \$29.5 billion.

As of December 31, 2016, PNC had a network of 2,590 branches and 10,286 Automated Teller Machines (ATMs) (4,791 of which were deposit taking) within its AAs. PNC had 32 rating areas consisting of 149 AAs in 19 states and the District of Columbia. The states included Alabama, Delaware, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia, West Virginia, and Wisconsin.

PNC had businesses engaged in retail banking, residential mortgage banking, corporate and institutional banking, and asset management. Retail banking provided deposit, lending, brokerage, investment management, and cash management services to consumer and small business customers. Deposit products included checking, savings and money market accounts and certificates of deposit. Lending products included residential mortgages, home equity loans and lines of credit, auto loans, credit cards, education loans, and personal and small business loans and lines of credit. Residential Mortgage Banking directly originated first-lien residential mortgage loans on a nationwide basis with a significant presence within the retail-banking footprint.

Corporate and institutional banking provided lending, treasury management, and capital markets-related products and services to mid-sized and large corporations, and government and nonprofit entities. Treasury management services included cash and investment management, receivables management, disbursement services, funds transfer services, information reporting, and global trade services. Capital markets-related products and services included foreign exchange, derivatives, securities underwriting, loan syndications, mergers and acquisitions advisory, and equity capital markets advisory related services. They also provided commercial loan servicing and technology solutions for the commercial real estate finance industry.

The asset management group provided personal wealth management for high net-worth and ultra-high net-worth clients and institutional asset management. Wealth management products and services included investment and retirement planning, customized investment management, private banking, tailored credit solutions, and trust management and

administration for individuals and their families. Institutional asset management provided advisory, custody, and retirement administration services.

PNC management elected to include qualified investments from several affiliates in this performance evaluation, as identified in appendix A. Currently, there are no financial impediments to PNC's ability to help meet the credit needs within its communities. The bank had no affiliates or subsidiaries that negatively affected the bank's capacity to lend, invest, or provide banking services within its communities. PNC did not make any acquisitions or mergers during the evaluation period that would have affected PNC's CRA performance or the OCC's analysis.

PNC received an overall outstanding rating in its last CRA evaluation by the OCC dated July 8, 2012. The scope of the previous evaluation covered 23 rating areas and 103 AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated PNC's home mortgage loans (home purchase, home improvement, and home refinance), small loans to businesses and farms, and retail services from January 1, 2012 through December 31, 2016. We evaluated CD loans; qualified investments; and CD services from July 9, 2012 through December 31, 2016. We did not consider consumer loans in our evaluation, as consumer lending did not constitute a substantial majority of the bank's business.

MSA boundary changes introduced in 2013, effective January 1, 2014, by the Office of Management and Budget (OMB) resulted in additional analysis for some AAs under the lending test. For both the geographic and borrower income distribution criteria, those AAs affected received separate analyses of 2012 through 2013 data and 2014 through 2016 data. The "Description of Institution's Operations" section in each Multistate Metropolitan Statistical Area (MMA) or State Rating section contains details on those areas affected by these changes. For full-scope AAs impacted by the 2014 OMB changes, we discuss the performance from 2014 through 2016 in the applicable narrative sections of the evaluation and compare it with the performance from 2012 through 2013. Only data from 2014 through 2016 is included on the lending performance tables, as documented on Tables 1 through 13 for the respective MMA and State rating areas in appendix D.

For AAs that consisted of two or more MDs within the same MSA or MMA, we aggregated the data prior to analyzing the bank's performance. We then presented our conclusions on the bank's performance at the MSA/MMA level.

In most markets, PNC made few, if any, multifamily loans or small loans to farms. We determined that 20 loans made within an AA were sufficient for analysis purposes. Some of the bank's AAs that contained urban geographies had a sufficient quantity of multifamily loans to analyze. Some of the bank's AAs that contain rural geographies had a sufficient quantity of small loans to farms to analyze. Due to the limited volume, multifamily and small farm lending had no material effect on the lending test. If we included an analysis of these loans in a full-scope AA, we noted it in the narrative for the applicable rating area. We removed tables related to multifamily and small loans to farms that contained no data from appendix D.

For lending performance, we placed more emphasis on the comparison to borrower and geographic distributions than on the aggregate performance. Borrower and geographic comparators covered all five years of the evaluation period where as aggregate comparators included data from 2016 only.

When there were differences in performance between loan products, including the subcategories of home mortgage loans, we emphasized the products based on the loan mix by number of loans specific to the AA over the evaluation period in determining an overall conclusion. We described the weightings within the narrative comments of each rating area. Weighting by number of loans gives consideration for each lending decision regardless of the loan's dollar amount.

When there were performance differences between LMI geographies, we placed more emphasis to the geographic category with more lending opportunity (e.g., owner-occupied housing units, families, businesses, or farms).

PNC used innovative or flexible lending programs in order to serve AA credit needs. PNC provided information on two specific programs. The first, PNC Community Mortgage, is the bank's portfolio mortgage program. PNC developed this product for LMI borrowers and for properties located within LMI geographies. PNC does not sell these loans to the secondary market, which allows for flexible underwriting guidelines. Some of the features of this program include no mortgage insurance, 3 percent down payment requirement, acceptance of alternative credit sources, and utilization of non-traditional credit history sources such as rental history and utility payments. PNC originated almost 1,900 PNC Community Mortgages totaling over \$227.2 million during the evaluation period.

The second program is the PNC Closing Cost Assistance Grant. This is a grant of up to \$1,500 for use with the PNC Community Mortgage, Fannie Mae's HomeReady Mortgage, Freddie Mac's HomePossible Mortgage, as well as PNC's conventional 15-year and 30-year mortgages. The PNC Closing Cost Assistance Grant is a forgivable subsidy that can be used for closing cost and pre-paid items for purchase and refinance transactions. PNC extended over 6,600 Closing Cost Assistance Grants totaling over \$9.5 million during the evaluation period.

These products and programs complement the bank's existing suite of products and we considered them in the "Product Innovation and Flexibility" section of the AAs that had significant volumes of activity in these products.

To provide perspective regarding the relative level of CD loans and qualified investments, we allocated a portion of the bank's tier 1 capital to each AA based on its pro rata share of deposits as a means of comparative analysis.

Our analysis of qualified investments included the investment portfolio as well as donations and grants made during the evaluation period that had CD as the primary purpose. Qualified investments included investments that met the definition of CD that the bank made during the current evaluation period and investments made prior to the current evaluation period that were still outstanding. We considered prior-period investments at the book value of the investment at the end of the current evaluation period. We considered current-period investments at their original investment amount. Unless otherwise noted, the complexity and innovativeness of investments was typical for an institution of this size and capacity.

PNC's qualified investment activity that benefited a specific AA or a broader statewide or regional area that included the AA, where the entity or activity had a purpose, mandate, or function that included serving the AA, received consideration in the applicable state or MMA rating area. Because PNC was responsive to the CD needs of its AAs, we provided consideration for qualified investments in entities or activities in the broader statewide, regional, or nationwide area surrounding the bank's AA(s) whose activities neither serve nor benefit the AA(s). PNC made 102 direct investments totaling over \$780.8 million in Low Income Housing Tax Credits (LIHTCs), New Market Tax Credits (NMTCs), and Historic Tax Credits (HTCs) in areas outside of its retail footprint. In addition, PNC made six investments

totaling \$47.4 million in nationwide funds within its footprint states. This activity had a positive effect on the overall investment test conclusion.

Our review of services during the evaluation period included analyzing PNC's network of retail branches and deposit-taking ATMs for the availability and effectiveness of delivering retail-banking services. We gave the most weight to the geographic distribution of bank branches and changes in branch locations.

We focused our analysis of retail branches on the current distribution of the bank's branches in LMI geographies. For some AAs, we also considered branch locations in middle- or upper-income geographies that were in close proximity to a low- or moderate-income geography. Proximity ranged from across the street to approximately two miles away. We evaluated several factors to determine that these branches served individuals in these geographies. This included the likelihood that the areas surrounding the branches offered residents and businesses of the nearby low- or moderate-income geographies additional amenities or public services, such as post offices, grocery stores, strip malls, or "big box" stores. We confirmed whether the locations were along major transportation routes readily accessible by car in rural areas or public transportation in urban areas.

PNC offered several forms of alternative delivery systems to its customers including debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options. Management provided data indicating usage among households in LMI geographies as well as the increase in usage over the evaluation period. We used this data to determine the extent to which the bank was reaching LMI populations through alternative delivery systems. We gave positive consideration to alternative delivery systems in areas where there were significant percentages of customers using these combined alternative delivery systems, or where a significant increase in the percentage of users over the evaluation period occurred.

Over the evaluation period, PNC began a retail branch network optimization program. This was the primary driver of branch openings and closings throughout the bank's service area. The bank considered three primary factors in their decision-making process; branch redundancy or proximity to other PNC locations or ATMs; customer behaviors in the market including transaction migration to their growing digital capabilities; and their geographic footprint. PNC had a formal process in which branch decisions included a review by several departments of the bank as well as soliciting feedback from the communities affected. The bank established a process to assess and mitigate any negative effect of branch closures to LMI customers and communities. We considered this when determining the effect of branch openings and closings in the bank's market areas.

We also considered the extent and innovativeness of PNC's CD services in meeting the credit needs within its AAs. PNC was a leader in promoting financial education by offering several home ownership and financial literacy seminars and events. PNC developed the *Grow Up Great* program, which is a ten-year, \$350 million initiative undertaken to address an identified need for early childhood education for LMI children and their families. The initiative included investments, grants, and contributions to support educational programs for both LMI children and children within LMI areas. It also included participation in educational programs, including financial literacy programs, within schools and through nonprofit organizations and groups. The investments and services were directly responsive to community needs. The program positively affected, to varying degrees, each of the bank's AAs. In addition, PNC made \$55.5

million in investments related to the *Grow Up Great* program in broader statewide, regional, or nationwide areas surrounding the bank's AAs, which had a positive effect on the overall investment test conclusion.

Data Integrity

As part of the OCC's ongoing supervision of PNC, we tested the accuracy of the bank's CRA-reported small business and small farm lending data, CD loans, qualified investments, and CD services. We determined that the publicly filed HMDA information and CRA-reported loan data was accurate and that CD loans, qualified investments, and CD services considered during this evaluation met the definition of CD.

Selection of Areas for Full-Scope Review

In each state and MMA where the bank had an office, we selected one or more AAs within that state or MMA for a full-scope review. Refer to the "Scope" section under each state or MMA rating section, as applicable, for details regarding how we selected the full-scope areas.

Ratings

The bank's overall rating is a weighted average blend of the MMA and state ratings based on each areas percentage of PNC's overall deposits. We based the MMA and state ratings primarily on those areas that received full-scope reviews but took into consideration the performance of the limited-scope areas when applicable. For all rating areas, we considered factors such as volume of deposits; the number of branches; the volume of reportable loans originated and purchased in each state or MMA; and the significance of the bank to the state or MMA based on its deposit market share and rank. Refer to the "Scope" section under each state and MMA rating section for details regarding how we weighted the various AAs in arriving at the overall rating.

Community Contacts

Refer to the market profiles in appendix C for community contact information as well as detailed demographics and other performance context information, including identified AA needs and opportunities, for AAs that received full-scope reviews.

Inside/Outside Ratio

We performed this analysis at the bank level and it did not include any affiliate lending activity. PNC originated or purchased a substantial majority (89.2 percent) of its loans within the combined AAs during the evaluation period. PNC originated or purchased 79.3 percent of their home mortgage loans within the AAs, including 84.0 percent of home purchase loans, 90.5 percent of home improvement loans, and 75.5 percent of home refinance loans. PNC originated or purchased 97.3 percent of their small business loans and 88.5 percent of small farm loans within the bank's AAs.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c), in determining a national bank's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC identified the following public information regarding non-compliance with the statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution:

- Evidence of deceptive practices in violation of section 5 of the Federal Trade Commission Act. Contrary to its marketing and disclosure, the bank had failed to waive fees charged to certain line of credit accounts since at least 2001 for some qualified consumer banking customers and since 2002 for some qualified business banking customers. On May 1, 2018, the bank entered into a Consent Order with the OCC, which required the bank to pay \$15 million in civil money penalty related to this deceptive practice and other non-credit related unfair or deceptive trade practice violations. For further information on the practice and settlement, see OCC enforcement actions #2018-031, dated May 1, 2018.

The CRA performance rating was not lowered as a result of the findings listed above nor from other non-public supervisory information known to the OCC. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Area Ratings

Allentown-Bethlehem-Easton, PA-NJ MMA

CRA rating for the Allentown-Bethlehem-Easton, PA-NJ MMA¹: Satisfactory

The lending test is rated: Outstanding
The investment test is rated: Low Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an adequate level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Allentown-Bethlehem-Easton, PA-NJ MMA

PNC delineated the entire Allentown-Bethlehem-Easton, PA-NJ MMA as an AA. This included the counties of Carbon, Lehigh, and Northampton in Pennsylvania and Warren County in New Jersey.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$1.9 billion in deposits in this AA, which represented 0.75 percent of the bank's total deposits. The bank made 1.14 percent of its evaluation period lending in this AA.

PNC had 25 office locations and 117 ATMs, of which 43 were deposit taking, within the AA. The bank ranked third in deposit market share with 11.34 percent. The top four competitors included Wells Fargo Bank, N.A. with 42 branches and 20.17 percent market share; Branch Banking and Trust Company with 39 branches and 12.43 percent market share; Bank of America, N.A. with 14 branches and 9.18 percent market share; and Lafayette Ambassador Bank with 21 branches and a market share of 7.42 percent. There were 27 additional FDIC-insured depository institutions with 119 offices within the bank's AA.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Refer to the market profile for the Allentown-Bethlehem-Easton, PA-NJ MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

Scope of Evaluation in Allentown-Bethlehem-Easton, PA-NJ MMA

We based our rating of the Allentown-Bethlehem-Easton, PA-NJ MMA on the area that received a full-scope review. We conducted a full-scope review of the Allentown-Bethlehem-Easton, PA-NJ MMA, which is the only AA in the MMA. The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. PNC originated too few multifamily loans in this rating area to conduct a meaningful analysis. Among home mortgage loans we placed the most emphasis on home refinance. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Allentown-Bethlehem-Easton, PA-NJ MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALLENTOWN-BETHLEHEM-EASTON, PA-NJ MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Allentown-Bethlehem-Easton, PA-NJ MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Allentown-Bethlehem-Easton, PA-NJ MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Allentown-Bethlehem-Easton, PA-NJ MMA when considering the bank's deposits and competition. PNC ranked third out of 31 depository institutions (top 10 percent) with a deposit market share of 11.34 percent. For home purchase loans, PNC's market share of 1.27 percent ranked 18th out of 382 lenders (top 5 percent). For home improvement loans, PNC's market share of 9.44 percent ranked second out of 147 lenders (top 2 percent). For home refinance

loans, PNC's market share of 2.44 percent ranked seventh out of 368 lenders (top 2 percent). For small loans to businesses, PNC's market share of 9.37 percent ranked second out of 120 lenders (top 2 percent). For small loans to farms, PNC's market share of 5.43 percent ranked sixth out of 15 lenders (top 34 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Allentown-Bethlehem-Easton, PA-NJ MMA was good. The geographic distribution of home mortgage loans was good, and small loans to businesses and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Allentown-Bethlehem-Easton, PA-NJ MMA was excellent, home improvement loans was good and home refinance loans was adequate.

Home Purchase

PNC's geographic distribution of home purchase loans was excellent. The percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies approximated, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in low- and moderate-income geographies was near to the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies approximated, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased in low-income geographies was well below, and in moderate-income geographies near to, the percentage of business located in those geographies. PNC's percentage of small loans to business originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in LMI geographies and that small farm lending was not a primary focus for the bank in this AA. PNC did not originate or purchase any small loans to farms in low- or moderate-income geographies.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Allentown-Bethlehem-Easton, PA-NJ MMA was good. The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase, home improvement, and home refinance loans in the Allentown-Bethlehem-Easton, PA-NJ MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of

home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Allentown-Bethlehem-Easton, PA-NJ MMA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Allentown-Bethlehem-Easton, PA-NJ MMA was good. The percentage of small loans to farms originated or purchased was below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Allentown-Bethlehem-Easton, PA-NJ MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 22 CD loans totaling almost \$49.1 million, which represented 22.76 percent of allocated tier 1 capital. By dollar volume, 63.83 percent of these loans funded revitalization and stabilization efforts, 30.87 percent funded economic development activities, 4.40 percent funded affordable housing, and 0.90 percent funded community services.

Examples of CD loans in the AA include:

- PNC originated three loans totaling over \$27.7 million loan to construct a charter high school for the arts in a moderate-income geography that qualified for NMTCs.
- PNC originated a \$15.0 million loan to a food production company located in a low-income geography that provided jobs to LMI individuals.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 25 PNC Community Mortgage loans totaling almost \$3.1 million and 31 closing cost assistance grants totaling over \$73,300 in the Allentown-Bethlehem-Easton, PA-NJ MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Allentown-Bethlehem-Easton, PA-NJ MMA is low satisfactory. Based on a full-scope review, the bank's performance in the Allentown-Bethlehem-Easton, PA-NJ MMA was adequate.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified investments and grants in the MMA. The dollar amount of investments in the Allentown-Bethlehem-Easton, PA-NJ MMA represented 3.37 percent of the allocated portion of the bank's tier 1 capital with an additional 0.93 percent in unfunded commitments.

PNC exhibited adequate responsiveness to the CD needs in the Allentown-Bethlehem-Easton, PA-NJ MMA. PNC made four current-period investments totaling \$475,000 and had one remaining prior-period investment valued at \$29,000. PNC made 18 statewide and regional investments totaling almost \$6.4 million that directly benefited the AA. PNC also provided 78 grants and donations totaling over \$431,000 to local nonprofit organizations that promote economic development, affordable housing, and community services for LMI individuals, families, schools, and communities. In addition, the bank had a \$2 million unfunded commitment in the AA.

Examples of qualified investments in this AA include:

- A \$450,000 dollar investment in a nonprofit organization dedicated to presenting music, arts festivals, cultural experience, and education programs that aid in economic development, urban revitalization, and community enrichment to both LMI geographies and LMI individuals.
- A \$25,000 investment and \$16,000 in grants to a nonprofit corporation that promoted and provided affordable housing opportunities for LMI individuals.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Allentown-Bethlehem-Easton, PA-NJ MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Allentown-Bethlehem-Easton, PA-NJ MMA was good.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 25 branch offices in the Allentown-Bethlehem-Easton, PA-NJ MMA. The bank's distribution of branches in low-income geographies was below, and in moderate-income geographies approximated, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers. PNC had 117 ATMs in the AA, of which 43 were deposit taking. PNC provided data that indicated 68.9 percent of households in low- and moderate-income geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 11.1 percent from the start of the evaluation period.

PNC's record of opening and closing branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened no branches and closed eight branches, of which only one was located in a moderate-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained similar business hours and offered traditional banking products and services at all branch locations in the AA.

Branches were open late on Fridays and all branches had Saturday hours, including three in LMI geographies with extended Saturday hours. Two branches in LMI geographies had Sunday hours.

Community Development Services

PNC provided an adequate level of CD services in the Allentown-Bethlehem-Easton, PA-NJ MMA. Six PNC employees conducted 18 financial education events with over 200 predominantly low- and moderate-income participants. These events included home ownership classes for low- and moderate-income populations and financial education for low- and moderate-income families and children.

Employees were actively involved during the evaluation period, including eight employees who served on boards and committees of 16 different organizations. Notable examples of CD services include:

- Two PNC employees served on the board of directors for an organization that creates affordable housing for LMI seniors and LMI families. The organization was a HUD-certified housing counseling agency providing home ownership training to LMI first time homebuyers.
- A PNC employee served on the board of directors and finance committee for an organization that provided LMI children a safe after-school place to do homework, participate in activities, and gain important life skills. In addition, this PNC employee participated in the Teach Banking program at the center, providing financial education courses to LMI individuals.

Charlotte-Concord-Gastonia, NC-SC MMA

CRA rating for the Charlotte-Concord-Gastonia, NC-SC MMA²: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank originated a significant number of CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different incomes and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Charlotte-Concord-Gastonia, NC-SC MMA

PNC delineated a portion of the Charlotte-Concord-Gastonia, NC-SC MMA as an AA. This included the counties of Gaston, Iredell, Mecklenburg, and Union in North Carolina and York County in South Carolina.

Based on June 30, 2016 FDIC summary of deposit information, PNC had \$604.6 million in deposits in this AA, which represented 0.24 percent of the bank's total deposits. The bank made 0.63 percent of its evaluation period lending in this AA.

PNC had 17 office locations and 265 ATMs, of which 60 were deposit taking, within the AA. The bank ranked ninth in deposit market share with 0.31 percent. The top four competitors included Bank of America, N.A. with 56 branches and 76.28 percent market share; Wells Fargo Bank, N.A. with 77 branches and 15.12 percent market share; Branch Banking and Trust Company with 61 branches and 2.82 percent market share; and First Citizens Bank and

² This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Trust Company with 35 branches and a market share of 0.93 percent. There were 33 additional FDIC-insured depository institutions with 184 offices within the bank's AAs.

Refer to the market profile for the Charlotte-Concord-Gastonia, NC-SC MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

Scope of Evaluation in Charlotte-Concord-Gastonia, NC-SC MMA

We based our rating of the Charlotte-Concord-Gastonia, NC-SC MMA on the area that received a full-scope review. We conducted a full-scope review of the Charlotte-Concord-Gastonia, NC-SC MMA, which was the only AA in the MMA.

We placed more emphasis on small loans to businesses versus home mortgage loans. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among mortgage loans, we placed emphasis on home refinance loans. We considered the housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. PNC originated too few multifamily loans and small loans to farms in this MMA to conduct a meaningful analysis. Refer to the market profile for the Charlotte-Concord-Gastonia, NC-SC MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes effected this MMA. OMB removed Anson County, NC from the MMA and classified it as a non-metropolitan area. In addition, OMB added non-metropolitan Iredell County, NC. As a result, analysis for Charlotte-Concord-Gastonia, NC-SC MMA included 2012 through 2013 data for Anson County and 2014 through 2016 data for Iredell County. Data from Anson County for 2014 through 2016 and Iredell County for 2012 through 2013 was included in the North Carolina non-metropolitan area analysis. Refer to the table in appendix A and market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHARLOTTE-CONCORD-GASTONIA, NC-SC MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Charlotte-Concord-Gastonia, NC-SC MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Charlotte-Concord-Gastonia, NC-SC MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Charlotte-Concord-Gastonia, NC-SC MMA when considering the bank's deposits and competition. PNC ranked ninth out of 38 depository institutions (top 24 percent) with a deposit market share of 0.31 percent. For home purchase loans, PNC's market share of 0.41 percent ranked 52nd out of 532 lenders (top 10 percent). For home improvement loans, PNC's market share of 2.20 percent ranked ninth out of 179 lenders (top 5 percent). For home refinance loans, PNC's market share of 0.78 percent ranked 26th out of 493 lenders (top 5 percent). For small loans to businesses, PNC's market share of 1.91 percent ranked 12th out of 154 lenders (top 8 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Charlotte-Concord-Gastonia, NC-SC MMA was good. The geographic distribution of home mortgage was adequate and small loans to businesses was good. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans in the Charlotte-Concord-Gastonia, NC-SC MMA was adequate and home improvement loans was good.

Home Purchase

The bank's geographic distribution of home purchase loans was adequate. For 2014 through 2016, the performance was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

The bank's geographic distribution of home improvement loans was good. For 2014 through 2016, the performance was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income

geographies was near to, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was stronger than the performance for 2014 through 2016. This was the result of better performance in both low- and moderate-income geographies and had a positive effect on the home improvement conclusion.

Home Refinance

The bank's geographic distribution of home refinance loans was adequate. For 2014 through 2016, performance was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. For 2014 through 2016, performance was good. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was equal to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Charlotte-Concord-Gastonia, NC-SC MMA was adequate. The borrower distribution of home mortgage loans was good and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase, home improvement, and home refinance loans in the Charlotte-Concord-Gastonia, NC-SC MMA was good. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Charlotte-Concord-Gastonia, NC-SC MMA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. For 2014 through 2016, performance was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

PNC's borrower distribution of home improvement loans was good. For 2014 through 2016, performance was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers approximated, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016. This was due to poorer distribution to moderate-income borrowers but was not enough to effect the combined conclusion.

Home Refinance

PNC's borrower distribution of home refinance loans was good. For 2014 through 2016, performance was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was near to, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. For 2014 through 2016, performance was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but near to the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016. This was due to poorer aggregate lending performance but was not enough to effect the combined conclusion.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Charlotte-Concord-Gastonia, NC-SC MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made six CD loans totaling almost \$9.4 million, which represented 13.44 percent of allocated tier 1 capital. By dollar volume, 50.0 percent funded affordable housing, 10.6 percent funded economic development activities, and 39.4 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC provided two loans totaling almost \$4.6 million a real estate development company to construct 48 units of affordable housing. The project consisted of 24 two bedroom and 24 three bedroom units targeted to families making less than 60 percent of the area median family income.
- PNC provided a \$1.0 million loan to a not-for-profit microfinance institution that provided loans, savings programs, credit establishment, financial education, and other services to people living below the poverty line.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 53 PNC Community Mortgage loans totaling almost \$5.1 million and 123 closing cost assistance grants totaling over \$164,000 in the Charlotte-Concord-Gastonia, NC-SC MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Charlotte-Concord-Gastonia, NC-SC MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Charlotte-Concord-Gastonia, NC-SC MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in the AA. The dollar amount of the investments in the Charlotte-Concord-Gastonia, NC-SC MMA represented 15.00 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in the Charlotte-Concord-Gastonia, NC-SC MMA. PNC made four current-period investments totaling \$5.6 million. These investments met community needs through LIHTCs and a CDFI. PNC made one regional investment totaling almost \$1.3 million that directly benefited the AA. PNC also provided 116 grants and donations totaling almost \$3.6 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- Three investments totaling almost \$750,000 in a Low Income Credit Union and CDFI. The investments helped provide affordable financial services for low-income and unbanked communities. The credit union's goal was to provide an affordable and accessible alternative to predatory financial services and help integrate the unbanked into the mainstream U.S. financial system.
- A \$140,000 grant to a community based organization providing tuition free, high quality preschool education for at risk families. The facility provided transportation, hot meals, speech, language, literacy development, and intensive family support for residents of a low-income geography.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Charlotte-Concord-Gastonia, NC-SC MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Charlotte-Concord-Gastonia, NC-SC MMA was good.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 17 branch offices in the Charlotte-Concord-Gastonia, NC-SC MMA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of the population living within those geographies. When considering two branches serving adjacent moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers. PNC had 265 ATMs in the AA, of which 60 were deposit taking. PNC provided data that indicated 52.3 percent of households in LMI

geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 22.5 percent from the start of the evaluation period.

PNC's record of opening and closing branches had adversely affected the accessibility of its delivery systems by closing one branch in a geography and one in a middle-income geography while opening two branches in an upper-income geography during the evaluation period.

The bank's hours and services varied in a way that adversely affected certain portions of the AA, particularly low-income geographies. PNC provided Saturday branch hours in six of the seventeen branches in the AA; of which, five of the six were in an upper-income geography. Only four branches in the AA offer Saturday drive up hours; all of which were located in an upper-income geography.

Community Development Services

PNC provided a high level of CD services in the Charlotte-Concord-Gastonia, NC-SC MMA. Twenty-six PNC employees conducted over 110 financial education events with over 2,400 predominantly LMI participants. These events included home ownership classes for LMI populations and financial education for LMI families and children.

Employees were actively involved during the evaluation period, including 10 employees who served on boards or committees of 12 different organizations. Notable examples of CD services include:

- Four employees were involved with the facilitation of financial education workshops for a nonprofit organization that promoted education, vocational skills, and entrepreneurship for LMI youth.
- A PNC employee was involved with an organization that provided tuition free, high quality preschool education to LMI families. The employee facilitated several financial education workshops to parents of enrolled students.

Chicago-Naperville-Elgin, IL-IN-WI MMA

CRA rating for the Chicago-Naperville-Elgin, IL-IN-WI MMA³: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was adequate and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Chicago-Naperville-Elgin, IL-IN-WI MMA

PNC delineate four AAs in the Chicago-Naperville-Elgin, IL-IN-WI MMA, which was comprised of four MDs. PNC delineated as AAs the portion of the Chicago-Naperville-Arlington Heights, IL MD and Gary, IN MD where they had branch locations or deposit-taking ATMs. They also delineated the entirety of the Elgin, IL MD and Lake County-Kenosha County, IL-WI MD as AAs.

Based on June 30, 2016 FDIC summary of deposit information, PNC had \$13.3 billion in deposits in these AAs, which represented 5.36 percent of the bank's total deposits. The bank made 5.92 percent of its evaluation period lending in these AAs.

PNC had 152 office locations and 485 ATMs, of which 276 were deposit taking, within the AAs. The bank ranked sixth in deposit market share with 3.46 percent. The top four competitors included JPMorgan Chase Bank, N.A. with 374 branches and 21.81 percent market share;

³ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

BMO Harris Bank, N.A. with 206 branches and 13.54 percent market share; Bank of America, N.A. with 162 branches and 10.74 percent market share; and The Northern Trust Company with 10 branches and a market share of 7.57 percent. There were 193 additional FDIC-insured depository institutions with 1,829 offices within the bank's AAs.

Refer to the market profile for the Chicago-Naperville-Elgin, IL-IN-WI MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the combined AAs.

Scope of Evaluation in Chicago-Naperville-Elgin, IL-IN-WI MMA

We based our rating of the Chicago-Naperville-Elgin, IL-IN-WI MMA on the area that received a full-scope review. The Chicago-Naperville-Elgin, IL-IN-WI MMA consisted of all or part of four MDs. It included four of the six counties in the Chicago-Naperville-Arlington Heights, IL MD: Cook, DuPage, McHenry, and Will counties, and two of the four counties in the Gary, IN MD: Jasper and Lake counties. It also included the entirety of the Elgin, IL and Lake County-Kenosha County, IL-WI MDs. We combined data from the MDs at the MMA level and conducted a full-scope review of the entire MMA.

PNC did not have any branch locations in Kenosha County, WI but they did have at least one deposit-taking ATM in the area, which required its inclusion in our analysis.

We placed more emphasis on home mortgage loans versus small loans to businesses. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AAs, which limited the affordability for LMI families. Refer to the market profile for the Chicago-Naperville-Elgin, IL-IN-WI MMA in the appendix C for additional information on housing costs and the median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

While the 2014 OMB changes removed DeKalb and Kane Counties from the former Chicago-Joliet-Naperville, IL MD to create the standalone Elgin, IL MD, this change did not affect our analysis since the analysis was completed at the MMA level. Refer to the table in appendix A and the market profile for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Chicago-Naperville-Elgin, IL-IN-WI MMA was outstanding. Based on a full-scope review, the bank's performance in the Chicago-Naperville-Elgin, IL-IN-WI MMA was excellent considering the competition, economic factors,

housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Chicago-Naperville-Elgin, IL-IN-WI MMA when considering the bank's deposits and competition. PNC ranked sixth out of 198 depository institutions (top 4 percent) with a deposit market share of 3.46 percent. For home purchase loans, PNC's market share of 0.86 percent ranked 28th out of 787 lenders (top 4 percent). For home improvement loans, PNC's market share of 4.54 percent ranked fifth out of 359 lenders (top 2 percent). For home refinance loans, PNC's market share of 1.63 percent ranked 16th out of 781 lenders (top 3 percent). For multifamily lending, PNC's market share of 0.94 percent ranked 19th out of 192 lenders (top 10 percent). For small loans to businesses, PNC's market share of 2.89 percent ranked seventh out of 221 lenders (top 4 percent). For small loans to farms, PNC's market share of 0.96 percent ranked 15th out of 46 lenders (top 33 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Chicago-Naperville-Elgin, IL-IN-WI MMA was adequate. The geographic distribution of home mortgage loans and small loans to farms was adequate and small loans to businesses was good. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans was adequate and home improvement loans and multifamily lending was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was well below, and moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was good. The percentage of multifamily loans originated or purchased in low-income geographies was well below, and in moderate-income geographies exceeded, the percentage of multifamily units in those geographies. PNC's percentage of multifamily loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in LMI geographies and that small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms in moderate-income geographies was significantly below the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Chicago-Naperville-Elgin, IL-IN-WI MMA was good. The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans was good. We considered housing costs in relation to the median family incomes in the AAs, which limited the affordability for LMI families. Refer to the market profile for the Chicago-Naperville-Elgin, IL-IN-WI MMA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was good. The percentage of small loans to farms originated or purchased was near to the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Chicago-Naperville-Elgin, IL-IN-WI MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 67 CD loans totaling almost \$461.4 million, which represented 29.96 percent of allocated tier 1 capital. By dollar volume, 49.09 percent of these loans funded community services, 46.99 percent funded affordable housing, 1.69 percent supported government approved activities in accordance with HUD's Neighborhood Stabilization Programs, 1.88 percent funded revitalization and stabilization efforts, and 0.34 percent funded economic development activities.

Examples of CD loans in the AAs include:

- PNC provided four NMTC loans totaling \$5.4 million for the construction of a new community center and the renovation of an existing center that provided fresh food. The nonprofit organization provided life services, transitional housing, and youth assistance and development for one of Chicago's most distressed communities.
- PNC provided over \$10.0 million in loans to support a CDFI that specializes in serving the needs of LMI families and emerging small businesses. The vast majority of loans supported affordable housing or owner-occupied commercial facilities.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve the AAs credit needs. During the evaluation period, PNC made 91 PNC Community Mortgage loans totaling \$10.4 million and 705 closing cost assistance grants totaling over \$990,000 in the Chicago-Naperville-Elgin, IL-IN-WI MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Chicago-Naperville-Elgin, IL-IN-WI MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Chicago-Naperville-Elgin, IL-IN-WI MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in the MMA. The dollar amount of the investments in the Chicago-Naperville-Elgin, IL-IN-WI MMA represented 11.46 percent of the allocated portion of the bank's tier 1 capital with an additional 0.58 percent in unfunded commitments.

PNC exhibited excellent responsiveness to the CD needs in the Chicago-Naperville-Elgin, IL-IN-WI MMA. PNC made 30 current period investments totaling almost \$124.0 million and had nine remaining prior-period investments valued at \$22.7 million. PNC made four statewide and regional investments totaling almost \$17.7 million that directly benefited the AA. PNC also provided 370 grants and donations totaling almost \$12.1 million to local nonprofit organizations that promoted economic development, affordable housing, and community services for LMI individuals, families, schools, and communities. In addition, the bank had \$9 million in unfunded commitments in the AA.

Examples of qualified investments in these AAs include:

- A NMTC investment for \$1.9 million and a direct investment of \$2.5 million to a housing development corporation that supported the installation of renewable energy production equipment, including solar panels and combined heat and power generators, and building efficiency improvements for affordable housing units.
- PNC made two investments totaling \$25 million to a CDFI that was the Chicago metropolitan areas leading lender for the acquisition, rehabilitation, and preservation of affordable housing.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Chicago-Naperville-Elgin, IL-IN-WI MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Chicago-Naperville-Elgin, IL-IN-WI, MMA was good.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AAs. The bank operated 152 branch offices in the Chicago-Naperville-Elgin, IL-IN-WI MMA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies was below, the percentage of the population living within those geographies. When considering 12 branches serving adjacent moderate-income geographies, the distribution was near-to the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers. PNC had 485 ATMs in the AA, of which 276 were deposit taking. During the evaluation period, PNC entered into an ATM agreement with the Chicago Transit Authority (CTA) to operate ATMs at CTA train stations. As of the end of the evaluation period, there were 62 ATMs, 10 deposit taking, on CTA property. These ATMs were located outside the CTA turnstiles making them accessible to non-CTA riders. PNC provided data that indicated 58.1 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 16.5 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 18 branches during the evaluation period, one of which located in a low-income geography. The bank closed 20 branches, two located in low-income geographies and four in moderate-income geographies. Of the moderate-income branch closures, one was due to a city exercising its power of eminent domain and a second was a consolidation with a branch less than 200 feet away.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AAs.

Community Development Services

PNC was a leader in providing CD services in the Chicago-Naperville-Elgin, IL-IN-WI MMA. During the evaluation period, bank employees conducted 607 financial education events attended by approximately 15,300 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families. They also

provided business financial education to small business entrepreneurs and nonprofit organizations.

In addition, 38 bank employees served in leadership roles for 148 different organizations by participating in boards and committees. Notable examples of CD services include:

- A bank employee served as a board or committee member for a CD organization that supports job creation and preservation, education, and community services in low-income communities.
- Four bank employees served as a board or committee members for a CD financial institution that focus on the acquisition, rehabilitation, and preservation of affordable rental housing.

Cincinnati, OH-KY-IN MMA

CRA rating for the Cincinnati, OH-KY-IN MMA⁴: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank’s home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank’s branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution’s Operations in Cincinnati, OH-KY-IN MMA

PNC delineated a portion of the Cincinnati, OH-KY-IN MMA as an AA. This included the counties of Butler, Clermont, Hamilton, and Warren in Ohio, and Boone, Campbell, and Kenton in Kentucky.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$6.5 billion in deposits in this AA, which represented 2.62 percent of the bank’s total deposits. The bank made 3.06 percent of its evaluation period lending in this AA.

PNC had 75 office locations and 356 ATMs, of which 167 were deposit taking, within the AA. The bank ranked third in deposit market share with 6.21 percent. The top four competitors included U.S. Bank N.A. with 110 branches and 49.71 percent market share; Fifth Third Bank with 121 branches and 28.11 percent market share; The Huntington National Bank with 36 branches and 2.60 percent market share; and JPMorgan Chase Bank, N.A. with 36 branches

⁴ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

and a market share of 2.34 percent. There were 52 additional FDIC-insured depository institutions with 306 offices within the bank's AA.

Refer to the market profile for the Cincinnati, OH-KY-IN MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

Scope of Evaluation in Cincinnati, OH-KY-IN MMA

We based our rating of the Cincinnati, OH-KY-IN MMA on the area that received a full-scope review. We conducted a full-scope review of the Cincinnati, OH-KY-IN MMA, which was the only AA in the MMA. The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC originated too few small loans to farms in this rating area to conduct a meaningful analysis. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed more emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Cincinnati, OH-KY-IN MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CINCINNATI, OH-KY-IN MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Cincinnati, OH-KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Cincinnati, OH-KY-IN AA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Cincinnati, OH-KY-IN MMA when considering the bank's deposits and competition. PNC ranked third, out of 57 depository institutions (top 5 percent) with a deposit market share of 6 percent. For home purchase loans, PNC's market share of 1.49 percent ranked 16 out of 444 lenders (top 4 percent). For home improvement loans, PNC's market share of 7.95 percent

ranked third out of 170 lenders (top 2 percent). For home refinance loans, PNC's market share of 2.37 percent ranked ninth out of 372 lenders (top 2 percent). For multifamily loans, PNC's market share of 1.39 ranked 19th out of 61 lenders (top 31 percent). For small loans to businesses, PNC's market share of 10.83 percent ranked fourth out of 130 lenders (top 3 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Cincinnati, OH-KY-IN MMA was good. The geographic distribution of home mortgage loans was adequate and the geographic distribution of small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans in the Cincinnati, OH-KY-IN MMA was adequate, home improvement loans was good, and multifamily loans was poor.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was poor. PNC did not make any multifamily loans in low-income geographies. The percentage of multifamily loans originated or purchased in moderate-income geographies was well below the percentage of multifamily housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies approximated, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Cincinnati, OH-KY-IN MMA was adequate. The borrower distribution of home mortgage loans was good and the borrower distribution of small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Cincinnati, OH-KY-IN MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Cincinnati, OH-KY-IN MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 45 CD loans totaling \$96.5 million, which represented 12.84 percent of allocated tier 1 capital. By dollar volume, 21.37 percent of these loans funded community services, 16.45 percent funded affordable housing, and 62.17 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC provided a \$5.6 million loan to construct and operate a mixed-use facility (retail, office, and parking) in a moderate-income geography in the downtown area of Cincinnati. The project created 295 jobs for the commercial spaces and 15 jobs for the garage, plus an additional 225 construction jobs. In addition, the anchor tenant expected to bring an estimated 500 new employees to the Cincinnati business district.

- PNC provided \$1.2 million in financing to a nonprofit corporation that develops and manages resident-centered, affordable housing. The organization assists homeless individuals and families with low- or very-low incomes.

Product Innovation and Flexibility

PNC made extensive use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 142 PNC Community Mortgage loans totaling \$14.1 million and 421 closing cost assistance grants totaling over \$556,000 in the Cincinnati, OH-KY-IN MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Cincinnati, OH-KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Cincinnati, OH-KY-IN MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants, at times in leadership positions. The dollar amount of the investments in the Cincinnati, OH-KY-IN MMA represented 13.53 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in the Cincinnati, OH-KY-IN MMA. PNC made 17 current-period investments totaling almost \$76.7 million and had 12 prior-period investments still outstanding valued at \$22.7 million. PNC made one regional investment totaling almost \$1.5 million that directly benefited the AA. These investments met community needs through LIHTCs, NMTCs, CDFIs, and other investments. PNC also provided 317 grants and donations totaling more than \$5.9 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- An \$11.9 investment in a NMTC fund to develop a regional center sustained by a diverse mix of housing culture and entertainment. The project was located in a LMI area consistent with a revitalization plan addressing the elimination of blight and promoting revitalization.
- A \$5.4 million NMTC investment for construction of a 60-bed homeless shelter specifically targeting homeless veterans. The new shelter provided meal services, individualized case management support services, onsite medical and dental clinic, and full laundry services.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Cincinnati, OH-KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Cincinnati, OH-KY-IN MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 75 branch offices in the Cincinnati, OH-KY-IN MMA. The bank's distribution of branches in low-income geographies approximated, and moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. PNC had 356 ATMs in the AA, of which 167 were deposit taking. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI areas. PNC provided data that indicated 68.4 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 6.8 percent from the start of the evaluation period.

PNC's record of opening and closing branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened two branches during the evaluation period, one located in a low-income geography. The bank closed 19 branches, two located in low-income geographies and three in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closures, branch locations remained readily accessible.

The bank's hours and services did not vary in a way that would inconvenience certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at 98 percent of branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Cincinnati, OH-KY-IN MMA. During the evaluation period, 27 bank employees conducted over 80 financial education events attended by more than 1,900 participants. These events included home ownership and financial education classes for LMI families and children. PNC presented first time homebuyer education, Smart Money, Raising Money Smart Kids, and Practical Money Skills.

Employees were actively involved during the evaluation period, including 52 employees who served on the boards or committees at 115 different organizations. Notable examples of CD services include:

- Five PNC employees served on the board or committees of an organization that focuses on developing and managing resident-centered, affordable housing to promote an inclusive community. The organization owns and manages approximately 420 affordable housing units.
- Four PNC employees served on the board or committees of an organization that strived to create diverse, mixed-income neighborhoods supported by local businesses in the central business district of Cincinnati, OH.

Cumberland, MD-WV MMA

CRA rating for the Cumberland, MD-WV MMA⁵: Satisfactory

The lending test is rated: High Satisfactory
The investment test is rated: Outstanding
The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was adequate and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were reasonably accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Cumberland, MD-WV MMA

PNC delineated the entire Cumberland, MD-WV MMA as an AA. This included the counties of Allegany in Maryland and Mineral in West Virginia.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$43.8 million in deposits in this AA, which represented 0.02 percent of the bank's total deposits. The bank made 0.02 percent of its evaluation period lending in this AA.

PNC had one office location and 13 ATMs, of which four were deposit taking, within the AA. The bank ranked fifth in deposit market share with 4.57 percent. The top four competitors included Branch Banking and Trust with nine branches and 41.09 percent market share; First United Bank and Trust with five branches and 23.00 percent market share; Manufacturers and Traders Trust Company with eight branches and 22.30 percent market share; and Standard Bank with two branches and a market share of 5.38 percent. There were two additional FDIC-insured depository institutions with two offices within the bank's AAs.

Refer to the market profile for the Cumberland, MD-WV MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

⁵ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Scope of Evaluation in Cumberland, MD-WV MMA

We based our rating of the Cumberland, MD-WV MMA on the area that received a full-scope review. We conducted a full-scope review of the Cumberland, MD-WV MMA, which was the only AA in the MMA. There were no low-income geographies in the MMA; therefore, we based our analysis on moderate-income geographies only.

PNC did not have any branch locations in Mineral County, WV, but they did have at least one deposit-taking ATM in the area, which required its inclusion in our analysis.

We placed more emphasis on small loans to businesses versus home mortgage loans. Among home mortgage loans, we placed most emphasis on home refinance loans. Home purchase and home improvement lending was limited and fell below the threshold to normally be analyzed. We included these loans in our analysis given PNC's limited market presence. PNC did not originate any multifamily loans or small loans to farms in this AA. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CUMBERLAND, MD-WV MMA

The bank's performance under the lending test in the Cumberland, MD-WV MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Cumberland, MD-WV MMA was good considering the competition, economic factors, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected adequate responsiveness to area credit needs in the Cumberland, MD-WV MMA when considering the bank's deposits, competition, and limited market presence. PNC ranked fifth out of seven depository institutions (top 72 percent) with a deposit market share of 4.57 percent. For home purchase loans, PNC's market share of 0.37 percent ranked 42nd out of 103 lenders (top 41 percent). For home improvement loans, PNC's market share of 1.40 percent ranked ninth out of 34 lenders (top 27 percent). For home refinance loans, PNC's market share of 0.70 percent ranked 28th out of 91 lenders (top 31 percent). For loans to small businesses, PNC's market share of 2.57 percent ranked 12th out of 48 lenders (top 25 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Cumberland, MD-WV MMA was good. The geographic distribution of home mortgage loans was adequate and small loans to businesses was excellent. There were no low-income geographies in the MMA; therefore, we based our analysis on moderate-income geographies only.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase and home improvement loans in the Cumberland, MD-WV MMA was excellent and home refinance loans was very poor.

Home Purchase

PNC's geographic distribution of home purchase loans was excellent. The percentage of home purchase loans originated or purchased in moderate-income geographies approximated the percentage of owner-occupied housing units located in these geographies and exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in moderate-income income geographies approximated the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was very poor. The percentage of home refinance loans originated or purchased in moderate-income geographies was significantly below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in moderate-income geographies exceeded both the percentage of business located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Cumberland, MD-WV MMA was good. The borrower distribution of home mortgage loans and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans in the Cumberland, MD-WV MMA was poor. The distribution of home improvement and home refinance was good.

Home Purchase

PNC's borrower distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and moderate-income borrowers was well below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was near to the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Cumberland, MD-WV MMA given the bank's limited presence in this AA. The level of CD lending was excellent based on the combination of volume, responsiveness, and complexity. PNC had one CD lending activity totaling \$250,000, which represented 4.94 percent of allocated tier 1 capital. PNC provided a loan to a regional CDFI organization that directly benefited the MMA.

Product Innovation and Flexibility

PNC made no use of innovative or flexible lending programs in the Cumberland, MD-WV MMA during the evaluation period.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Cumberland, MD-WV MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Cumberland, MD-WV MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants. The dollar amount of the investments in the Cumberland, MD-WV MMA represented 9.44 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited adequate responsiveness to the CD needs of the Cumberland, MD-WV MMA. PNC made two current-period investments totaling \$300,000. PNC made one regional investment totaling \$100,000 that directly benefited the AA. PNC also provided 11 grants and donations of more than \$78,000 to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- Two investments totaling \$300,000 in a low-income designated credit union that enabled the credit union to provide small business loans to entrepreneurs in the AA.

- PNC made two grants of \$20,000 annually to a nonprofit organization dedicated to improving the lives of low-income, elderly, and persons with disabilities in Allegany County, MD. The organization's mission is to attempt to eliminate social and economic barriers by promoting community stability through services, advocacy, and collaboration.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Cumberland, MD-WV MMA is low satisfactory. Based on a full-scope review, the bank's performance in the Cumberland, MD-WV MMA was adequate.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were reasonably accessible to geographies and individuals of different incomes throughout the AA. The bank had only one branch, which was located in a middle-income geography in Maryland. There were no low-income geographies and only 17.68 percent of the population resides in the moderate-income geographies within the AA.

PNC made adequate use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers in moderate-income areas. PNC had 13 ATMs in the AA, four that were deposit taking. One deposit-taking ATM was located in a moderate-income geography in WV. The bank provided data that indicated usage of alternative delivery systems by households in LMI geographies within the AA was 42.9 percent in the fourth quarter of 2016. This was a decrease of 2.4 percent from the start of the evaluation period.

PNC's record of opening and closing branches adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies or to LMI individuals. PNC opened no branches and closed two branches in the AA during the evaluation period. One of the branches closed was in a moderate-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services.

Community Development Services

PNC provided an adequate level of CD services in the Cumberland, MD-WV MMA when taking into consideration the limited branch resources. PNC conducted one financial education event

with 60 predominantly LMI participants. This event focused on financial literacy for LMI middle schoolers and included presentations on budgeting, salaries, and true costs.

One employee also served on the board of a community organization established to revitalize inner city neighborhoods by fostering home ownership and home rehabilitation. Organizational activities cover four primary areas: home purchasing, homebuyer education, home rehabilitation, and community leadership.

Huntington-Ashland, WV-KY-OH MMA

CRA rating for the Huntington-Ashland, WV-KY-OH MMA⁶: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was excellent and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Huntington-Ashland, WV-KY-OH MMA

PNC delineated a portion of the Huntington-Ashland, WV-KY-OH MMA as an AA. This included the counties of Cabell in West Virginia, Boyd and Greenup in Kentucky, and Lawrence in Ohio.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$265 million in deposits in this AA, which represented 0.11 percent of the bank's total deposits. The bank made 0.02 percent of its evaluation period lending in this AA.

PNC had seven office locations and 22 ATMs, of which 11 were deposit taking, within the AA. The bank ranked sixth in deposit market share with 6.69 percent. The top four competitors included Huntington Federal Savings Bank with three branches and 10.14 percent market share; First Sentry Bank, Inc. with three branches and 10.06 percent market share; City National Bank of West Virginia with twelve branches and 9.42 percent market share; and JPMorgan Chase Bank, N.A. with three branches and a market share of 8.45 percent. There were 18 additional FDIC-insured depository institutions with 61 offices within the bank's AAs.

⁶ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Refer to the market profile for the Huntington-Ashland, WV-KY-OH MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

Scope of Evaluation in Huntington-Ashland, WV-KY-OH MMA

We based our rating of the Huntington-Ashland, WV-KY-OH MMA on the area that received a full-scope review. We conducted a full-scope review of the Huntington-Ashland, WV-KY-OH MMA, which was the only AA in the MMA.

PNC did not have any branch locations in Cabell County, WV. They did have at least one deposit-taking ATM in this area, which required its inclusion in our analysis.

We placed slightly more emphasis on home mortgage loans than small loans to businesses. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. PNC did not originate any multifamily loans or small loans to farms in this rating area. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Huntington-Ashland, WV-KY-OH MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HUNTINGTON-ASHLAND, WV-KY-OH MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Huntington-Ashland, WV-KY-OH MMA is rated outstanding. Based on a full-scope review, the bank's performance in Huntington-Ashland, WV-KY-OH MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Huntington-Ashland, WV-KY-OH MMA when considering the bank's deposits and competition. PNC ranked sixth out of 22 depository institutions (top 27 percent) with a deposit market share

of 6.69 percent. For home purchase loans, PNC's market share of 1.10 percent ranked 26th out of 122 lenders (top 21 percent). For home improvement loans, PNC's market share of 10.88 percent ranked second out of 37 lenders (top 5 percent). For home refinance loans, PNC's market share of 5.83 percent ranked fourth out of 111 lenders (top 3 percent). For small loans to businesses, PNC's market share of 13.92 percent ranked first out of 47 lenders (top 2 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Huntington-Ashland, WV-KY-OH MMA was excellent. The geographic distribution of home mortgage loans was excellent and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the Huntington-Ashland, WV-KY-OH MMA was excellent.

Home Purchase

PNC's geographic distribution of home purchase loans was excellent. PNC did not originate any home purchase loans in low-income geographies, however, only 0.15 percent of owner-occupied housing units are located there. The percentage of home purchase loans originated or purchased in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. PNC did not originate any home improvement loans in low-income geographies, however, only 0.15 percent of owner-occupied housing units are located there. The percentage of home improvement loans originated or purchased in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was excellent. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in low-income geographies was well below, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Huntington-Ashland, WV-KY-OH MMA was adequate. The borrower distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase and home refinance loans in the Huntington-Ashland, WV-KY-OH MMA was adequate and home improvement loans was good.

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low- and moderate-income borrowers was below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low- and moderate-income borrowers was near to the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Huntington-Ashland, WV-KY-OH MMA. The level of CD lending was excellent based on the combination of volume, responsiveness, and complexity. PNC had six CD lending activities totaling \$1.5 million, which represented 4.91 percent of allocated tier 1 capital. This included PNC providing over \$1.0 million to a statewide housing organization that had a direct effect on the Huntington-Ashland, WV-KY-OH MMA.

Product Innovation and Flexibility

PNC made limited use innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made four PNC Community Mortgage loans totaling \$330,000 and five closing cost assistance grants totaling over \$7,600 in the Huntington-Ashland, WV-KY-OH MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Huntington-Ashland, WV-KY-OH MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Huntington-Ashland, WV-KY-OH MMA was good.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had a significant level of qualified investments and grants, at times in leadership positions. The dollar amount of the investments in the Huntington-Ashland, WV-KY-OH MMA represented 7.20 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited adequate responsiveness to the CD needs in the Huntington-Ashland, WV-KY-OH MMA. PNC had one remaining prior-period investment valued at \$649,000. PNC made nine statewide and regional investments totaling almost \$1.4 million that directly benefited the AA. PNC also provided 24 grants and donations totaling over \$183,000 to local nonprofit organizations that promote economic development, affordable housing, and community services for LMI individuals, families, schools, and communities.

Examples of qualified investments in this AA include:

- Three grants totaling \$41,500 to a nonprofit organization that brings other nonprofits together to serve LMI individuals and families. The organization provided food, clothing, household items, and emergency relief.
- Three grants totaling \$33,500 to a nonprofit economic development corporation that provided job creation and retention and assistance in community enhancement projects such as construction of parks and community centers for LMI individuals and in LMI geographies.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Huntington-Ashland, WV-KY-OH MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Huntington-Ashland, WV-KY-OH, MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated seven branch offices in the Huntington-Ashland, WV-KY-OH MMA. The bank's distribution of branches in low- and moderate-income geographies exceeded the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI areas. PNC had 22 ATMs in the AA, of

which 11 were deposit taking. PNC provided data that indicated 59.1 percent of households in low- and moderate-income geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 13.9 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches in the AA during the evaluation period. The bank closed four branches, one of which located in a moderate-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided an adequate level of CD services in the Huntington-Ashland, WV-KY-OH MMA. During the evaluation period, bank employees conducted 10 financial education events attended by 88 participants. These events included basic financial education to LMI individuals at four organizations and one branch office.

In addition, six bank employees served in leadership roles for seven different organizations by participating on boards and committees. A notable example of CD services included a bank employee who served as a board member for an organization that provided subsidized housing and rental assistance programs to LMI individuals.

Louisville-Jefferson County, KY-IN MMA

CRA rating for the Louisville-Jefferson County, KY-IN MMA⁷: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank’s home mortgage and small business loan originations and purchases was excellent and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank’s branches and alternative delivery systems were readily accessible to geographies and individuals of different income and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in providing CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution’s Operations in Louisville-Jefferson County, KY-IN MMA

PNC delineated a portion of the Louisville-Jefferson County, KY-IN MMA as an AA. This included the counties of Bullitt, Jefferson, and Oldham in Kentucky and Clark, Floyd, and Washington in Indiana.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$5.8 billion in deposits in this AA, which represented 2.33 percent of the bank’s total deposits. The bank made 3.07 percent of its evaluation period lending in this AA.

PNC had 55 office locations and 206 ATMs, of which 130 were deposit taking, within the AA. The bank ranked first in deposit market share with 24.96 percent. The top four competitors included JPMorgan Chase Bank, N.A. with 38 branches and 16.71 percent market share; Fifth Third Bank with 39 branches and 10.09 percent market share; Republic Bank & Trust Company with 22 branches and 9.48 percent market share; and Stock Yards Bank and Trust

⁷ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Company with 27 branches and a market share of 9.14 percent. There were 31 additional FDIC-insured depository institutions with 181 offices within the bank's AA.

Refer to the market profile for the Louisville-Jefferson County, KY-IN MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities.

Scope of Evaluation in Louisville-Jefferson County, KY-IN MMA

We based our rating of the Louisville-Jefferson County, KY-IN MMA on the area that received a full-scope review. We conducted a full-scope review of the Louisville-Jefferson County, KY-IN MMA, which was the only AA in the MMA.

We placed more emphasis on small loans to businesses versus home mortgage loans. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. PNC originated too few multifamily loans in this AA to conduct a meaningful analysis. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family income in the AA, which limited the affordability for LMI families. Refer to the market profile for Louisville-Jefferson County, KY-IN MMA in appendix C for additional information on housing costs and the median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes affected this MMA. OMB removed Nelson County, KY from the MMA and classified it as a non-metropolitan area. As a result, analysis for the Louisville-Jefferson County, KY-IN MMA included 2012 through 2013 data from Nelson County, KY. Data from Nelson County, KY for 2014 through 2016 was included in the Kentucky non-metropolitan area analysis in the state of Kentucky. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISVILLE-JEFFERSON COUNTY, KY-IN MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Louisville-Jefferson County, KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Louisville-Jefferson County, KY-IN MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Louisville-Jefferson County, KY-IN MMA when considering the bank's deposits and competition. PNC ranked first out of 36 depository institutions (top 3 percent) with a deposit market share of 24.96 percent. For home purchase loans, PNC's market share of 1.88 percent ranked 14th out of 357 lenders (top 4 percent). For home improvement loans, PNC's market share of 19.02 percent ranked first out of 133 lenders (top 1 percent). For home refinance loans, PNC's market share of 5.51 percent ranked third out of 338 lenders (top 1 percent). For small loans to businesses, PNC's market share of 16.77 percent ranked first out of 96 lenders (top 2 percent). For small loans to farms, PNC's market share of 13.27 percent ranked second out of 15 lenders (top 14 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Louisville-Jefferson County, KY-IN MMA was excellent. The geographic distribution of home mortgage loans was good. The geographic distribution of small loans to businesses and small loans to farms was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home mortgage loans in the Louisville-Jefferson County, KY-IN MMA was good. PNC's geographic distribution of home purchase loans was adequate, home improvement loans was excellent, and home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. For 2014 through 2016, the percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. For 2014 through 2016, the percentage of home improvement loans originated or purchased in low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Refinance

PNC's geographic distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased in low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies but exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than 2014 through 2016 because of poorer lending in both low- and moderate-income geographies but was not enough to effect the combined conclusion.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. For 2014 through 2016, the percentage of small loans to businesses originated or purchased in low- and moderate-income geographies exceeded the percentage of business located in those geographies and exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was excellent. For 2014 through 2016, the percentage of small loans to farms in moderate-income geographies exceeded the percentage of farms located in those geographies and exceeded the aggregate percentage of all reporting lenders. PNC did not originate or purchase any small loans to farms in low-income geographies and there was no peer lending activity in low-income geographies. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Louisville-Jefferson County, KY-IN MMA was good. The borrower distribution of home mortgage loans and small loans to businesses was good and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Louisville-Jefferson County, KY-IN MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. For 2014 through 2016, the percentage of home purchase loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

PNC's borrower distribution of home improvement loans was good. For 2014 through 2016, the percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Refinance

PNC's borrower distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. For 2014 through 2016, the percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate. For 2014 through 2016, the percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Louisville-Jefferson County, KY-IN MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 34 CD loans totaling \$115.1 million, which represented 17.23 percent of allocated tier 1 capital. By dollar volume, 42.61 percent funded affordable housing, 35.06 percent funded community services, and 22.33 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC originated a \$5.5 million loan to fund the rehabilitation of 14 vacant historic buildings. The project will create 40 affordable rental units, of which, 38 were restricted to low-income households with income at or below 60 percent AMI; and two were restricted to low-income households with income at or below 50 percent AMI.
- PNC renewed a \$4 million line of credit to an organization that specializes in serving the needs of LMI individuals and families that face severe crisis, to include abused, neglected, and abandoned children.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 80 PNC Community Mortgage loans totaling \$ 8.3 million and 228 closing cost assistance grants totaling over \$329,000 in the Louisville-Jefferson County, KY-IN MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Louisville-Jefferson, KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Louisville-Jefferson, KY-IN MSA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in this AA. The dollar amount of the investments in the Louisville-Jefferson, KY-IN MMA represented 9.49 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in the Louisville-Jefferson, KY-IN MMA. PNC made 27 current-period investments totaling \$40.7 million and had 12 remaining prior-period investments valued at \$9.4 million. PNC made 14 statewide and regional investments totaling \$7.3 million that directly benefited the AA. PNC also provided 183 grants and donations totaling \$5.9 million.

Examples of qualified investments in this AA include:

- A complex and innovative NMTC investment of \$5.9 million for the development of an eight-story building for an organization that will house and support the growth of early-stage companies. The project was projected to create 676 permanent jobs at established and startup companies.
- An \$8.5 million LIHTC investment used to finance the construction of a 48-unit affordable housing project with a nonprofit organization. Their mission was to end the cycle of poverty and transform communities by empowering families and youth to succeed in education and achieve life-long, self-sufficiency. The property included 42 two-bedroom and six three-bedroom apartments that were restricted to single parent households earning less than 50 percent of the area median income.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Louisville-Jefferson County, KY-IN MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Louisville-Jefferson County, KY-IN, MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 55 branch offices in the Louisville-Jefferson County, KY-IN MMA. The bank's distribution of branches in low-income geographies approximated, and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 206 ATMs in the AA, of which 130 were deposit taking. PNC provided data that indicated 68.3 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 7.9 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches in the AA during the evaluation period. The bank closed 23 branches, four located in low-income geographies and three in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closures, branch locations remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Louisville-Jefferson County, KY-IN MMA. During the evaluation period, bank employees conducted 338 financial education events attended by approximately 5,300 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families. They also provided business financial education to small business entrepreneurs and nonprofit organizations.

In addition, 42 bank employees served in leadership roles for 47 different CD organizations by participating in boards and committees. Notable examples of CD services include:

- A bank employee served as a board or committee member for an organization that provided after school and other services to LMI youth and families.
- A bank employee served as a board or committee member for a nonprofit organization committed to developing affordable housing for LMI families.

Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA

CRA rating for the Myrtle Beach-Conway-North Myrtle Beach, NC-SC MMA⁸: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distributions of the bank's home mortgage and small business loan originations and purchases were adequate.
- CD loans were effective in addressing community credit needs. CD lending had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were reasonably accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA

PNC delineated the entirety of the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA as an AA.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$65.8 million in deposits in this AA, which represented 0.03 percent of the bank's total deposits. The bank made 0.07 percent of its evaluation period lending in this AA.

PNC had two office locations and seven ATMs, of which five were deposit taking, within the AA. The bank ranked 20th in deposit market share with 0.87 percent. The top four competitors included Branch Banking and Trust Company with 27 branches and 24.05 percent market share; Conway National Bank with 13 branches and 10.69 percent market share; Wells Fargo, N.A. with 10 branches and 9.25 percent market share; and Bank of America, N.A. with nine branches and a market share of 7.91 percent. There were 20 additional FDIC-insured depository institutions with 97 offices within the bank's AA.

⁸ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Refer to the market profile for the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, in the AA.

Scope of Evaluation in Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA

We based our rating of the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA on the area that received a full-scope review. We conducted a full-scope review of the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA, which was the only AA in the MMA. The 2014 OMB changes created this new MMA. OMB added Brunswick County, NC from the former Wilmington, NC MSA to the former Myrtle Beach-North Myrtle Beach-Conway, SC MSA to create the new MMA. As a result, this MMA's analysis included 2014 through 2016 data only. Data from 2012 through 2013 was included in the respective state analyses. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on home mortgage loans versus small loans to businesses. PNC did not originate any multifamily loans or small loans to farms in this MMA. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small business. Among home mortgage loans, we placed the most emphasis on home purchase and home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC-NC MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was good considering the competition, economic factors, housing costs, and performance against demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected good responsiveness to area credit needs in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA when considering the bank's deposits and

competition. PNC ranked 20th out of 25 depository institutions (top 80 percent) with a deposit market share of 0.87 percent. For home purchase loans, PNC's market share of 0.46 percent ranked 58th out of 433 lenders (top 14 percent). For home improvement loans, PNC's market share of 1.27 percent ranked 13th out of 86 lenders (top 16 percent). For home refinance loans, PNC's market share of 0.89 percent ranked 21st out of 359 lenders (top 6 percent). For small loans to businesses, PNC's market share of 0.72 percent ranked 17th out of 79 lenders (top 22 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was adequate. The geographic distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans was adequate, and home improvement loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was significantly below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was well below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was significantly below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was well below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies below, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies approximated, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was adequate. The borrower distribution of home mortgage loans and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans was poor, home improvement loans was good, and home refinance loans was adequate in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA.

Home Purchase

PNC's borrower distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers was well below, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was well below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's

percentage of home improvement loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers below, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA. The level of CD lending was excellent based on the combination of volume, responsiveness, and complexity. PNC had one CD lending activity totaling \$400,000, which represented 5.26 percent of allocated tier 1 capital. PNC's financing supported a nonprofit organization that provided financing, technical assistance, and advocacy for affordable housing and community facilities such as day care, senior centers, and transitional housing.

Product Innovation and Flexibility

PNC made limited use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made one PNC Community Mortgage loan totaling \$59,000 and one closing cost assistance grant totaling \$1,500 in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was good.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had a significant level of qualified CD investment and grants, at times in leadership positions. The dollar amount of investments in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA represented 6.34 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited adequate responsiveness to the CD needs in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA. PNC made two statewide and regional current-period investments totaling \$316,000 that directly benefited the AA. These investments met community needs through investments in a mortgage backed security and community loan fund. PNC also provided 12 grants and donations of \$165,000 to local nonprofit organizations that promote community services for low- and moderate-income individuals and families.

Examples of qualified investments in this AA include:

- A \$500,000 equity investment to support capitalization of a CDFI, community loan fund. The CDFI pooled capital from public and private investments to create a revolving loan fund to finance critically needed CD projects. The fund financed the construction and renovation of retail and wholesale outlets including grocery stores, corner stores, farmer's markets, food hubs, and mobile markets selling healthy food in underserved communities and directly addressing food deserts.
- Three grants totaling \$40,000 to a crisis intervention and referral agency with a mission to provide assistance to those in need. PNC proceeds supported providing employment related transportation, local community college application fees, and rent and utility assistance to low- and moderate-income individuals.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA is rated low satisfactory. Based on a full-scope review, the bank's performance in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was adequate.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were reasonably accessible to geographies and individuals of different income levels throughout the AA. The bank operated two branch offices in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA, both located in a middle-income geography. When considering one branch serving an adjacent low-income geography, the distribution exceeded the percentage of the population in low-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had seven ATMs in the AA, of which five were deposit taking. PNC provided data that indicated 49.6 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 22.7 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems. The bank did not open any branches and closed one branch located in a middle-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at the two branches.

Community Development Services

PNC provided an adequate level of CD services in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA when taking into consideration branch resources. During the evaluation period, bank employees conducted seven financial education events attended by 44 participants. PNC presented basic financial education to 32 LMI individuals at one organization and to 12 students at another organization.

In addition, three bank employees served in leadership roles for two different CD organizations by participating on boards and committees. A notable example of a CD service included two bank employees whom served as board or committee members for an organization that provided food and temporary shelter to LMI individuals.

New York-Newark-Jersey City, NY-NJ-PA MMA

CRA rating for the New York-Newark-Jersey City, NY-NJ-PA MMA⁹: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution and borrower distribution of the bank's home mortgage and small business loan originations and purchases were good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in New York-Newark-Jersey City, NY-NJ-PA MMA

The New York-Newark-Jersey City, NY-NJ-PA MMA AA consisted of a portion of two of the four MDs that made up the MMA. It included the counties of Bergen, Hudson, Middlesex, Monmouth, New York, Ocean, and Passaic counties in the New York-Jersey City, NY-NJ MD and Essex, Hunterdon, Morris, Somerset, Sussex, and Union counties in the Newark, NJ MD.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$21.9 billion in deposits in this AA, which represented 8.83 percent of the bank's total deposits. The bank made 7.72 percent of its evaluation period lending in this AA.

PNC had 220 office locations and 840 ATMs, of which 370 were deposit taking, within the AA. The bank ranked tenth in deposit market share with 1.72 percent. The top four competitors included JPMorgan Chase Bank, N.A. with 359 branches and 37.03 percent market share; The Bank of New York Mellon with two branches and 9.46 percent market share; Bank of America,

⁹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

N.A. with 272 branches and 8.26 percent market share; and HSBC Bank USA, N.A. with 53 branches and a market share of 8.17 percent. There were 159 additional FDIC-insured depository institutions with 2,138 offices within the bank's AA.

Refer to the market profile for the New York-Newark-Jersey City, NY-NJ-PA MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

Scope of Evaluation in New York-Newark-Jersey City, NY-NJ-PA MMA

We based our rating of the New York-Newark-Jersey City, NY-NJ-PA MMA on the area that received a full-scope review. We combined data from the MDs at the MMA level to conduct a full-scope review. While the 2014 OMB changes moved several counties between the various MDs that made up the MMA, the changes did not affect our analysis since we completed the analysis at the MMA level. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family income in the AAs, which limited the affordability for LMI families. Refer to the market profile for New York-Newark-Jersey City, NY-NJ-PA MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK-NEWARK-JERSEY CITY, NY-NJ-PA MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the New York-Newark-Jersey City, NY-NJ-PA MMA is rated outstanding. Based on a full-scope review, the bank's performance in the New York-Newark-Jersey City, NY-NJ-PA MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the New York-Newark-Jersey City, NY-NJ-PA MMA when considering the bank's deposits and

competition. PNC ranked tenth out of 164 depository institutions (top 6 percent) with a deposit market share of 1.72 percent. For home purchase loans, PNC's market share of 0.93 percent ranked 22nd out of 674 lenders (top 3 percent). For home improvement loans, PNC's market share of 6.09 percent ranked second out of 313 lenders (top 1 percent). For home refinance loans, PNC's market share of 1.50 percent ranked 13th out of 656 lenders (top 2 percent). For multifamily loans, PNC's market share of 0.42 percent ranked 42nd out of 142 lenders (top 30 percent). For small loans to businesses, PNC's market share of 3.61 percent ranked eighth out of 270 lenders (top 3 percent). For small loans to farms, PNC's market share of 1.95 percent ranked ninth out of 20 lenders (top 45 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the New York-Newark-Jersey City, NY-NJ-PA MMA was good. The geographic distribution of home mortgage loans was poor, small loans to businesses was excellent, and small loans to farms was good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home improvement loans was adequate, home refinance loans was poor, and multifamily loans was excellent.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies approximated, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was poor. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies were well below the percentage of owner-occupied housing units located in those geographies.

PNC's percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was excellent. The percentage of multifamily loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of multifamily housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies approximated, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was good considering the low percentage of small farms in low-income geographies and that small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded the percentage of farms located in those geographies. PNC's percentage of small loans to farms originated or purchased in moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the New York-Newark-Jersey City, NY-NJ-PA MMA was good. The borrower distribution of both home

mortgage loans and small loans to businesses was good. The borrower distribution of small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the New York-Newark-Jersey City, NY-NJ-PA MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the New York-Newark-Jersey City, NY-NJ-PA MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 133 CD loans totaling over \$377.7 million, which represented 14.90 percent of allocated tier 1 capital. By dollar volume, 49.9 percent of these loans funded affordable housing, 38.7 percent funded revitalization and stabilization efforts, 9.5 percent funded economic development, and 1.9 percent funded community services.

Examples of CD loans in the AA include:

- PNC provided three loans totaling approximately \$66.4 million for the acquisition and rehabilitation of a housing development in Newark, NJ. The complex contained 261 units, 255 of which were under Section 8 Housing Assistance Program contracts and four units restricted to households earning less than 60 percent of the area median income.
- PNC made a \$1.0 million loan to a CDFI dedicated to providing financial and technical assistance to low-income, minority, women, and immigrant entrepreneurs throughout New York City.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 77 PNC Community Mortgage loans totaling \$11.1 million and 228 closing cost assistance grants totaling over \$317,600 in the New York-Newark-Jersey City, NY-NJ-PA MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the New York-Newark-Jersey City, NY-NJ-PA MMA is rated outstanding. Based on a full-scope review, the bank's performance in the New York-Newark-Jersey City, NY-NJ-PA MMA was excellent.

Refer to Table 14 of the Multistate table section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in this AA. The dollar amount of the investments in the New York-Newark-Jersey City, NY-NJ-PA MMA represented 11.71 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in New York-Newark-Jersey City, NY-NJ-PA MMA. PNC made 30 current-period investments totaling \$233.8 million and had two remaining prior-period investments valued at \$8.1 million. PNC made 35 statewide and regional investments totaling \$47.2 million that directly benefited the AA. PNC also provided 503 grants and donations totaling \$7.9 million to local nonprofit organizations that promoted economic development, affordable housing, and community services for LMI individuals, families, schools, and communities.

Examples of qualified investments in this AA include:

- PNC took a leadership role in a LIHTC project totaling \$26.5 million. The 186-unit nine-story building offered 100 low-income units restricted to family households earning between 30 percent and 60 percent of the area median income.
- PNC made a \$5.0 million investment in an organization focused on financing the development, acquisition, construction, and rehabilitation of affordable housing. The organization helped stabilize communities hit hard by foreclosure, provided affordable housing options in communities where limited inventory existed with a particular focus on areas effected by Hurricane Sandy, and created jobs for small and locally-owned contractors.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the New York-Newark-Jersey City, NY-NJ-PA MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the New York-Newark-Jersey City, NY-NJ-PA MMA was good.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 220 branch offices in the New York-Newark-

Jersey City, NY-NJ-PA MMA. The bank's distribution of branches in both low- and moderate-income geographies was below the percentage of the population living within those geographies. When considering 15 branches serving adjacent moderate-income geographies, the distribution was near-to the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 840 ATMs in the AA, of which 370 were deposit taking. PNC provided data that indicated 66.3 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 11.4 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 18 branches during the evaluation period, one of which was located in a low-income geography. The bank closed 33 branches, four in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. One of the branch closures in a moderate-income geography was due to a city exercising its power of eminent domain. Despite the closings, branch locations remained accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the New York-Newark-Jersey City, NY-NJ-PA MMA. During the evaluation period, bank employees conducted 643 financial education events attended by approximately 9,300 participants, which included individuals, small businesses, and nonprofit organizations, including schools. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families. They also provided business financial education to small business entrepreneurs and nonprofit organizations.

In addition, 30 bank employees served in leadership roles for 39 different organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board member for a CD organization that revitalized designated urban communities and stimulated growth by encouraging businesses to develop and create private sector jobs through public and private investment.
- A bank employee served as a board member for a CD organization that provided opportunities for individual growth, youth and family development and overall enhancement of the quality of life in the community through programs that include health, housing, recreation, education, and social direction in the city of Newark, NJ.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA

CRA rating for the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA¹⁰: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA AA consisted of all or part of four MDs. It included the entirety of the Camden, NJ MD; Montgomery-Bucks County-Chester County, PA MD; Philadelphia, PA MD; two of the three counties in the Wilmington, DE-MD-NJ MD: as well as New Castle County in Delaware and Cecil County in Maryland.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$20.8 billion in deposits in this AA, which represented 8.38 percent of the bank's total deposits. The bank made 6.83 percent of its evaluation period lending in this AA.

PNC had 165 office locations and 1,162 ATMs, of which 327 were deposit taking, within the AA. The bank ranked sixth in deposit market share with 4.64 percent. The top four competitors included Capital One, N.A. with one branch and 22.01 percent market share; TD

¹⁰This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Bank, N.A. with 146 branches and 21.75 percent market share; Chase Bank USA, N.A. with one branch and 13.55 percent market share; and Wells Fargo Bank, N.A. with 201 branches and a market share of 6.99 percent. There were 121 additional FDIC-insured depository institutions with 1,192 offices within the bank's AAs.

Refer to the market profile for the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities.

Scope of Evaluation in Philadelphia-Camden-Wilmington PA-NJ-DC-MD MMA

We based our rating of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA on the area that received a full-scope review. While the 2014 OMB changes removed Montgomery, Bucks, and Chester counties from the former Philadelphia, PA MD to create the standalone Montgomery County-Bucks County-Chester County, PA MD, this change did not affect our analysis since the analysis was completed at the MMA level. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of the Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PHILADELPHIA-CAMDEN-WILMINGTON PA-NJ-DC-MD MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA when considering the bank's deposits and competition. PNC ranked sixth out of 125 depository institutions (top 5 percent) with a deposit market share of 4.64 percent. For home purchase loans, PNC's market share of 1.02 percent ranked 23rd out of 663 lenders (top 4 percent). For home improvement loans, PNC's market share of 6.95 percent ranked second out of 341 lenders (top 1 percent). For home refinance loans, PNC's market share of 1.86 percent ranked 10th out of 672 lenders (top 2 percent). For multifamily lending, PNC's market share of 0.15 percent ranked 25th out of 106 lenders (top 24 percent). For small loans to businesses, PNC's market share of 6.98 percent ranked fourth out of 226 lenders (top 2 percent). For small loans to farms, PNC's market share of 2.94 percent ranked 11th out of 32 lenders (top 34 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was good. The geographic distribution of home mortgage loans was adequate, small loans to businesses was excellent, and small loans to farms was poor.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home mortgage loans in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was adequate. PNC's geographic distribution of home purchase loans and home refinance loans was adequate. The geographic distribution of home improvement loans and multifamily lending was good.

Home Purchase

PNC's geographic distribution of home purchase was adequate. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income income geographies exceeded, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies approximated, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Multifamily Loans

PNC's geographic distribution of multifamily loans was good. The percentage of multifamily loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of multifamily housing units located in those geographies. PNC's percentage of multifamily loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies approximated, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in low- and moderate-income geographies and that small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms in moderate-income geographies was well below the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was adequate. The borrower distribution of home mortgage loans was good. The borrower distribution of small loans to businesses and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms as adequate considering that small farm lending was not a primary focus for the bank. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 84 loans totaling \$355.5 million, which represented 14.78 percent of allocated tier 1 capital. By dollar volume, 57.38 percent funded community services, 38.41 percent funded affordable housing, 4.13 percent funded revitalization and stabilization efforts, and 0.08 percent funded economic development activities.

Examples of CD loans in the AA include:

- PNC provided one loan for \$125.0 million to the school district of Philadelphia, PA where more than 68 percent of students were eligible to participate in the free or reduced lunch program. The credit allowed the district to open schools on time and obtain resources for capital projects while waiting for federal funding.
- PNC provided three loans totaling \$15.0 million to a CDFI that was a leader in rebuilding distressed cities with capital and information. Their activities create affordable housing, provide educational opportunities, and promote job creation and businesses in LMI communities.

Product Innovation and Flexibility

PNC made extensive use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 48 PNC Community Mortgage loans totaling \$4.4 million and 355 closing cost assistance grants totaling over \$591,000 in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was good.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had a significant level of qualified investment and grants, at times in leadership positions. The dollar amount of the investments in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA represented 7.91 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the CD needs in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA. PNC made 27 current-period investment totaling over \$120.6 million and nine remaining prior-period investments valued at \$16.0 million. PNC made 52 statewide and regional investments totaling \$42.7 million that directly benefited the AA. These investments met community needs through LIHTCs, NMTCs, local tax credits, municipal bonds, mortgage-backed securities, and other investments. PNC also provided 544 grants and donations totaling more than \$10.9 million to local nonprofit organizations that promote community services for low- and moderate-income individuals and families.

Examples of qualified investments in this AA include:

- An \$11.4 million LIHTC investment in an affordable housing development project consisting of 75 units in six buildings. The unit mix included 62 percent, 27 percent, and 11 percent of units restricted to tenants at 50 percent, 60 percent, and 20 percent of area median income, respectively. The development will also provide tenant supportive services free of charge.
- A \$10.5 million investment in an affordable housing project to construct senior housing apartments on a vacant site. The building had 40 subsidized one-bedroom, one bath accessible units for residents making between 20 percent and 60 percent of the area median family income. The project also provided for supportive services such as health care screening, nutrition, and physical exercise for residents.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA is rated high satisfactory. Based on a full-scope review, the bank's performance in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was good.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 165 branch offices in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA. The bank's distribution of branches in both low- and moderate-income geographies was below the percentage of the population living within those geographies. When considering three branches serving adjacent low-income geographies, the distribution was near-to the percentage of the population in low-income geographies. When considering 18 branches serving adjacent moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 1,162 ATMs in the AA, of which 327 were deposit taking. PNC provided data that indicated 69.8 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 8.0 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened nine branches during the evaluation period, none of which was located in a low- or moderate-income geography. The bank closed 36 branches, two located in low-income geographies and four in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA. During the evaluation period, bank employees conducted 947 financial education events attended by approximately 24,000 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families, and business financial education to small business entrepreneurs and nonprofit organizations.

In addition, 44 bank employees served in leadership roles for 94 different organizations by participating in boards and committees. Notable examples of CD services include:

- A bank employee served as a board member of a CD organization that provided home ownership counseling services to LMI first time homebuyers. The organization was also a HUD-approved Housing Counseling Agency.

- Three bank employees served on the board or committee of a nationally recognized nonprofit organization that provided housing, employment opportunities, medical care, and education to homeless and low-income persons. PNC also conducted several financial education classes for 60 of the organization's clients.

Salisbury, MD-DE MMA

CRA rating for the Salisbury, MD-DE MMA¹¹: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Low Satisfactory
The service test is rated: Outstanding

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an adequate level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different incomes, and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Salisbury, MD-DE MMA

PNC delineated a portion of the Salisbury, MD-DE MMA as an AA. This included the counties of Somerset, Worcester, and Wicomico in Maryland and Sussex in Delaware.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$1.4 billion in deposits in this AA, which represented 0.58 percent of the bank's total deposits. The bank made 0.46 percent of its evaluation period lending in this AA.

PNC had 25 office locations and 69 ATMs, of which 40 were deposit taking, within the AA. The bank ranked second in deposit market share with 2.50 percent. The top four competitors included Discover Bank with one branch and 87.96 percent market share; Manufacturers and Traders Trust Company with 19 branches and 1.97 percent market share; Bank of Delmarva with 12 branches and 0.74 percent market share; and Calvin B. Taylor Banking Company of Berlin, Maryland with ten branches and a market share of 0.71 percent. There were 19 additional FDIC-insured depository institutions with 84 offices within the bank's AAs.

Refer to the market profile for the Salisbury, MD-DE MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA.

¹¹This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Scope of Evaluation in Salisbury, MD-DE MMA

We based our rating of the Salisbury, MD-DE MMA on the area that received a full-scope review. We conducted a full-scope review of the Salisbury, MD-DE MMA, which was the only AA in the MMA.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC did not originate enough multifamily loans in this rating area to complete a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Salisbury, MD-DE MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes created this new MMA. OMB added Sussex County, Delaware and Worcester County MD to the former Salisbury, MD MSA to create the new MMA. As a result, this MMA's analysis included 2014 through 2016 data only. Data from 2012 through 2013 was included in respective state analyses. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SALISBURY, MD-DE MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Salisbury, MD-DE MMA was outstanding. Based on a full-scope review, the bank's performance in the Salisbury, MD-DE MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Salisbury, MD-DE MMA when considering the bank's deposits and competition. PNC ranked second out of 24 depository institutions (top 9 percent) with a deposit market share of 2.50 percent. For home purchase loans, PNC's market share of 1.11 percent ranked 23rd out of 350 lenders (top 7 percent). For home improvement loans, PNC's market share of 13.11 percent ranked second out of 105 lenders (top 7 percent). For home refinance loans, PNC's market share of 2.91 percent ranked sixth out of 332 lenders (top 2 percent). For small loans to businesses,

PNC's market share of 12.18 percent ranked second out of 85 lenders (top 3 percent). For small loans to farms, PNC's market share of 9.45 percent ranked fourth out of 16 lenders (top 25 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Salisbury, MD-DE MMA was good. The geographic distribution of home mortgage loans and small loans to farms was adequate and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans was very poor, home improvement loans was good, and home refinance loans was adequate in the Salisbury, MD-DE MMA.

Home Purchase

PNC's geographic distribution of home purchase loans was very poor. PNC did not originate any home purchase loans in low-income geographies. The percentage of home purchase loans originated or purchased in moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies and was significantly below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. PNC did not originate any home improvement loans in low-income geographies. The percentage of home improvement loans originated or purchased moderate-income geographies approximated the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. PNC did not originate any home refinance loans in low-income geographies. The percentage of home refinance loans originated or purchased in moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was below and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in low- and moderate-income geographies and that small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms in moderate-income geographies was below the percentage of farms located in those geographies and was well below the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Salisbury, MD-DE MMA was good. The borrower distribution of home mortgage loans and small loans to businesses was good. The borrower distribution of small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans was adequate in the Salisbury, MD-DE MMA. The borrower distribution of home improvement and home refinance loans was good.

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers below, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Salisbury, MD-DE MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made three CD loans totaling almost \$15.0 million, which represented 9.05 percent of allocated tier 1 capital. By dollar volume, 93.36 percent of these loans funded community services and 6.64 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC made one CD loan totaling almost \$14.0 million to a local government entity for building new community service facilities and for improvements to infrastructure in a county whose residents were predominately LMI.
- PNC made two loans totaling \$1.0 million to a local government entity for infrastructure improvements in a town entirely located within a moderate-income geography.

Product Innovation and Flexibility

PNC made limited use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made two PNC Community Mortgage loans totaling \$316,000 and six closing cost assistance grants totaling \$7,300 in the Salisbury, MD-DE MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Salisbury, MD-DE MMA is low satisfactory. Based on a full-scope review, the bank's performance in the Salisbury, MD-DE MMA was adequate.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified investments and grants in this AA. The dollar amount of the investments in the Salisbury, MD-DE MMA represented 4.02 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the CD needs in the Salisbury, MD-DE MMA. PNC made five current-period investments totaling \$3.5 million and one remaining prior-period investment valued at almost \$2,000. PNC made 10 statewide and regional investments totaling \$3.7 million that directly benefited the AA. PNC also provided 64 grants and donations totaling over \$332,000 to local nonprofit organizations that promote economic development, affordable housing, and community services for LMI individuals, families, schools, and communities.

Examples of qualified investments in this AA include:

- PNC invested \$2.1 million in an organization that financed affordable housing for low-income and very-low income families. The organization had built over 103 homes through volunteer labor and donations of money and materials. Over 115 adults and 210 children now reside in these homes.

- PNC provided \$36,000 in grants to a nonprofit organization that provided resources to improve the lives of low-income families. Programs focus on education, financial stability, and health.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Salisbury, MD-DE MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Salisbury, MD-DE MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 25 branch offices in the Salisbury, MD-DE MMA. The bank had no branches in low-income geographies, however, only 0.35 percent of the population lived in those geographies. The bank's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 69 ATMs in the AA, of which 40 were deposit taking. PNC provided data that indicated 68.6 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 12.0 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches during the evaluation period. The bank closed eight branches, two of which were located in a moderate-income geography. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided an adequate level of CD services in the Salisbury, MD-DE MMA. During the evaluation period, bank employees conducted 25 financial education events attended by

approximately 350 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families, and business financial education to small business entrepreneurs and nonprofit organizations..

In addition, 11 bank employees served in leadership roles for 13 different CD organizations by participating on boards and committees. Notable examples of CD services include:

- Two bank employees served as a board or committee member for an organization that developed affordable housing for LMI individuals and families.
- A bank employee served as a board or committee member for an organization that offered learning and education services to LMI individuals and families.

St. Louis, MO-IL MMA

CRA rating for the St. Louis, MO-IL MMA¹²: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different incomes, and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in providing CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in St. Louis, MO-IL MMA

PNC delineated a portion of the St. Louis, MO-IL MMA as an AA. This included St. Louis city and the counties of Franklin, Jefferson, St. Charles, St. Louis, and Warren in Missouri and Madison and St. Clair counties in Illinois.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$2.2 billion in deposits in this AA, which represented 0.90 percent of the bank's total deposits. The bank made 1.33 percent of its evaluation period lending in this AA.

PNC had 44 office locations and 174 ATMs, of which 86 were deposit taking, within the AA. The bank ranked ninth in deposit market share with 2.45 percent. The top four competitors included Scottrade with one branch and 16.12 percent market share; U.S. Bank, N.A. with 112 branches and 14.62 percent market share; Bank of America, N.A. with 52 branches and a market share of 12.32; and Stifel Bank and Trust with two branches and 8.67 percent market

¹²This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

share. There were 104 additional FDIC-insured depository institutions with 602 offices within the bank's AA.

Refer to the market profile for the St. Louis, MO-IL MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, in the AA.

Scope of Evaluation in St. Louis, MO-IL MMA

We based our rating of the St. Louis, MO-IL MMA on the area that received a full-scope review. We conducted a full-scope review of the St. Louis, MO-IL MMA, which was the only AA in the MMA. The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC did not originate enough multifamily loans or small loans to farms in this rating area to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA which limited the affordability for LMI families. Refer to the market profile for the St. Louis, MO-IL MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ST. LOUIS, MO-IL MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the St. Louis, MO-IL MMA is rated outstanding. Based on a full-scope review, the bank's performance in the St. Louis, MO-IL MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the St. Louis, MO-IL MMA when considering the bank's deposits and competition. PNC ranked ninth out of 109 depository institutions (top 8 percent) with a deposit market share of 2.45 percent. For home purchase loans, PNC's market share of 0.29 percent-ranked 68th out of 494 lenders (top 14 percent). For home improvement loans, PNC's market share of 2.67 percent ranked ninth out of 232 lenders (top 4 percent). For home refinance loans, PNC's market share of 0.56

percent-ranked 46th out of 471 lenders (top 10 percent). For small loans to businesses, PNC's market share of 3.38 percent ranked eighth out of 151 lenders (top 5 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the St. Louis, MO-IL MMA was good. The geographic distribution of home mortgage was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the St. Louis, MO-IL MMA was adequate.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was well below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies was near to the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the St. Louis, MO-IL MMA was good. The borrower distribution of home mortgage loans and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the St. Louis, MO-IL MMA. The level of CD lending was excellent. PNC was a leader in making CD loans in the St. Louis, MO-IL MMA based on the combination of volume, responsiveness, and complexity. PNC made 14 CD loans totaling over \$49.6 million, which represented 19.27 percent of allocated tier 1 capital. By dollar volume, 61.38 percent of these loans funded community services, 37.63 percent funded affordable housing, and 0.98 percent funded economic development activities efforts.

Examples of CD loans in the AA include:

- PNC made a \$768,000 loan to a nonprofit organization that provided affordable housing. The loan refinanced 17 single-family LMI rental homes located in LMI tracts in the City of St. Louis.
- PNC made a loan totaling \$2.1 million to a CD equity fund that provided affordable housing through LIHTC qualified projects, which provided 84 units of affordable housing for families with low- and moderate-incomes.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 31 PNC Community Mortgage loans totaling \$3.2 million and 87 closing cost assistance grants totaling \$115,000 in the St Louis, MO-IL MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the St Louis, MO-IL MMA is rated outstanding. Based on a full-scope review, the bank's performance in the St Louis, MO-IL MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants, often in leadership positions. The dollar amount of the investments in the St Louis, MO-IL MMA represented 17.79 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the St Louis, MO-IL MMA. PNC made 17 current-period investment totaling almost \$40.3 million and 16 remaining prior-period investments valued at \$8.4 million. PNC made one regional investment totaling \$750,000 that directly benefited the AA. These investments met community needs through LIHTCs, CDFIs, a NMTC, and other investments. PNC also provided 196 grants and donations of more than \$4.7 million to local nonprofit organizations that promote community services for LMI individuals and families. PNC also had an unfunded commitment of \$25,000 that benefited the St Louis, MO-IL MMA.

Examples of qualified investments in this AA include:

- Four LIHTC investments totaling \$2.5 million in an equity fund for the construction and rehabilitation of affordable housing. The mission of the fund was to utilize corporate investment and available tax incentives to stimulate the development of affordable, LMI housing units.
- Two investments totaling \$2.0 million in a community capital fund created to expand the financial products offered by a community based organization. The organization assisted LMI people build a secure financial future that would allow them to achieve homeownership, higher education, and business development opportunities.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in St. Louis, MO-IL MMA is rated outstanding. Based on a full-scope review, the bank's performance in the St. Louis, MO-IL MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 44 branch offices in the St. Louis, MO-IL MMA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of the population living within those geographies. When considering two branches serving adjacent moderate-income geographies, the distribution approximated the percentage of the population in moderate-income geographies

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 174 ATMs in the AA, of which 86 were deposit taking. PNC provided data that indicated 59.7 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 4.7 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one branch in an upper-income geography during the evaluation period. The bank closed 14 branches, three of which were located in a moderate-income geography. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the St. Louis, MO-IL MMA. During the evaluation period, bank employees conducted 269 financial education events attended by approximately 6,900 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families, and business financial education to small business entrepreneurs and nonprofit organizations.

In addition, 37 bank employees served in leadership roles for 48 different CD organizations by participating on boards and committees. Notable examples of CD services include:

- Two bank employees served as a board or committee member for an organization that provided crisis and drug intervention services for children of LMI individuals and families.
- Four bank employees served as a board or committee member for an organization that provided financial education and information to unbanked LMI individuals.

Virginia Beach-Norfolk-Newport News, VA-NC MMA

CRA rating for the Virginia Beach-Norfolk-Newport News, VA-NC MMA¹³: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support the ratings include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in providing CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Virginia Beach-Norfolk-Newport News, VA-NC MMA

The PNC delineated portions of the Virginia Beach-Norfolk-Newport News, VA-NC MMA as an AA. This included Currituck county in North Carolina, and James City county and the cities of Chesapeake, Newport News, Norfolk, and Virginia Beach in Virginia.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$389.1 million in deposits in this AA, which represented 0.16 percent of the bank's total deposits. The bank made 0.67 percent of its evaluation period lending in this AA.

PNC had 11 office locations and 70 ATMs, of which 15 were deposit taking, within the AA. The bank ranked eighth in deposit market share with 2.13 percent. The top four competitors included Towne Bank with 19 branches and 22.46 percent market share; Wells Fargo Bank, N.A. with 37 branches and 21.12 percent market share; SunTrust Bank with 27 branches and 17.41 percent market share; and Bank of America, N.A. with 27 branches and a market share

¹³This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

of 13.06 percent. There were 15 additional FDIC-insured depository institutions with 105 offices within the bank's AAs.

Refer to the market profile for the Virginia Beach-Norfolk-Newport News, VA-NC MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, in the AA.

Scope of Evaluation in Virginia Beach-Norfolk-Newport News, VA-NC MMA

We based our rating of the Virginia Beach-Norfolk-Newport News, VA-NC MMA on the area that received a full-scope review. We conducted a full-scope review of the Virginia Beach-Norfolk-Newport News, VA-NC MMA, which was the only AA in the MMA.

We placed more emphasis on home mortgage loans versus small loans to businesses. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes in the full scope AA, which limited the affordability for LMI families. PNC originated or purchased no multifamily loans and too few small loans to farms in the full scope area to conduct a meaningful analysis. Refer to the market profile for Virginia Beach-Norfolk-Newport News, VA-NC MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

PNC did not have any branch locations in Currituck County, NC. They did have at least one deposit-taking ATM in this area, which required its inclusion in our analysis.

The 2014 OMB changes affected this MMA. OMB added Gates County, NC, a former non-metropolitan county, to the MMA. As a result, this MMA's analysis included data from Gates County for 2014 through 2016 data. Data from Gates County from 2012 through 2013 was included in the North Carolina state analysis. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Virginia Beach-Norfolk-Newport News, VA-NC MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Virginia Beach-Norfolk-Newport News, VA-NC MMA when considering the bank's deposits and competition. PNC ranked eighth out of 19 depository institutions (top 42 percent) with a deposit market share of 2.13 percent. For home purchase loans, PNC's market share of 0.40 percent ranked 41st out of 347 lenders (top 12 percent). For home improvement loans, PNC's market share of 1.25 percent ranked 13th out of 140 lenders (top 9 percent). For home refinance loans, PNC's market share of 1.87 percent ranked 13th out of 400 lenders (top 3 percent). For small loans to businesses, PNC's market share of 1.58 percent ranked 12th out of 106 lenders (top 11 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was good. The geographic distribution of home mortgage loans and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was adequate and home improvement loans and home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. For 2014 through 2016, the percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was stronger than the performance for 2014 through 2016 because of better lending distribution in moderate-income geographies but was not enough to effect the combined conclusion.

Home Improvement

PNC's geographic distribution of home improvement loans was good. For 2014 through 2016, the percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in

moderate-income geographies was near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 because of poorer lending distributions in both low- and moderate-income geographies but was not enough to effect the combined conclusion.

Home Refinance

PNC's geographic distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. For 2014 through 2016, the percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was stronger than the performance for 2014 through 2016 because of better lending distribution in low-income geographies but was not enough to effect the combined conclusion.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was good. The borrower distribution of home mortgage loans was good and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. For 2014 through 2016, the percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

PNC's borrower distribution of home improvement loans was good. For 2014 through 2016, the percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 because of poorer lending distribution to moderate-income borrowers but was not enough to effect the combined conclusion.

Home Refinance

PNC's borrower distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses for 2014 through 2016 was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but near to the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 because of lower lending compared to the aggregate percentage of all reporting lenders but was not enough to effect the combined conclusion.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Virginia Beach-Norfolk-Newport News, VA-NC MMA. PNC was a leader in making CD loans based on the dollar volume and complexity of the loan made. PNC made one CD loan totaling \$76.4 million, which represented 169.92 percent of allocated tier 1 capital. PNC provided this loan to a hospital that provided medical services to predominately LMI individuals. Over 55 percent of the patients utilize Medicaid as a payment system.

Product Innovation and Flexibility

PNC made limited use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 13 PNC Community Mortgage loans totaling \$1.9 million and 25 closing cost assistance grants totaling over \$33,600 in the Virginia Beach-Norfolk-Newport News, VA-NC MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Virginia Beach-Norfolk-Newport News, VA-NC MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in this AA. The dollar amount of the investments in the Virginia Beach-Norfolk-Newport News, VA-NC MMA represented 8.51 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Virginia Beach-Norfolk-Newport News, VA-NC MMA. PNC made one current-period investment totaling \$3.5 million. PNC also provided 28 grants and donations totaling \$303,000 to local nonprofit organizations that promote economic development, affordable housing, and community services for low- and moderate-income individuals, families, schools, and communities.

An example of a qualified investment in this AA was a \$3.5 million LIHTC to develop a 123-unit affordable housing building targeting seniors making less than 60 percent of the area median family income.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Virginia Beach-Norfolk-Newport News, VA-NC MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Virginia Beach-Norfolk-Newport News, VA-NC MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible throughout the AA. The bank operated 11 branch offices in the Virginia Beach-Norfolk-Newport News, VA-NC MMA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was well below, the percentage of the population living within those geographies. When considering two adjacent-serving branches serving moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options. PNC had 70 ATMs in the AA, of which 15 were deposit taking. These systems provided additional delivery availability and access to banking services to both retail and business customers. PNC provided data that indicated 44.6 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 31.6 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC closed two branches during the evaluation period, none of which was located in low- or moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Virginia Beach-Norfolk-Newport News, VA-NC MMA. During the evaluation period, 12 bank employees conducted 42 financial education events attended by over 1,000 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families, and business financial education to small business entrepreneurs and nonprofit organizations.

In addition, three bank employees served in leadership roles for four different organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board or committee member for an organization that offered financial and technical support to nonprofit organizations that provide community services to LMI active duty service members, veterans, and their families.

- A bank employee served as a board or committee member for a nonprofit organization that provided a variety of community services that helps LMI individuals, children and youth develop into smart, resilient adults, improve their health, and build a sense of community.

Washington-Arlington-Alexandria, DC-MD-VA-WV MMA

CRA rating for the Washington-Arlington-Alexandria, DC-VA-MD-WV MMA¹⁴: Outstanding

The lending test is rated: **Outstanding**
 The investment test is rated: **Outstanding**
 The service test is rated: **Outstanding**

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was excellent and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Washington-Arlington-Alexandria, DC-MD-VA-WV MMA

The Washington-Arlington-Alexandria, DC-MD-VA-WV MMA AA consisted of a portion of the Washington-Arlington-Alexandria, DC-VA-MD-WV MD and the entire Silver Spring-Frederick-Rockville, MD MD.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$12.5 billion in deposits in this AA, which represented 5.03 percent of the bank's total deposits. The bank made 4.87 percent of its evaluation period lending in these AAs.

PNC had 182 office locations and 568 ATMs, of which 306 were deposit taking, within the AAs. The bank ranked seventh in deposit market share with 5.66 percent. The top four competitors included E-Trade Bank with two branches and 15.04 percent market share; Wells Fargo Bank, N.A. with 162 branches and 14.29 percent market share; Bank of America, N.A. with 159

¹⁴This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

branches and 13.70 percent market share; and Capital One, N.A. with 169 branches and a market share of 11.61 percent. There were 75 additional FDIC-insured depository institutions with 953 offices within the bank's AAs.

Refer to the market profile for the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities.

Scope of Evaluation in Washington-Arlington-Alexandria, DC-MD-VA-WV MMA

We based our rating of the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA on the area that received a full-scope review. We combined data from the MDs at the MMA level and conducted a full-scope review of the entire MMA.

We placed more emphasis on small loans to businesses versus home mortgage loans. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Washington-Arlington-Alexandria, DC-MD-VA MMA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was outstanding. Based on a full-scope review, the bank's performance in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA when considering the bank's deposits and competition. PNC ranked seventh out of 80 depository institutions (top 9 percent) with a deposit market share of 5.66 percent. For home purchase loans, PNC's market share of 0.75 percent ranked 33rd out of 613 lenders (top 5 percent). For home improvement loans, PNC's market share of 3.91 percent ranked fourth out of 333 lenders (top 1 percent). For home refinance loans, PNC's market share of 1.37 percent ranked 15th out of 669 lenders (top 2 percent). For multifamily lending, PNC's market share of 0.81 percent ranked 25th out of 63 lenders (top 40 percent). For small loans to businesses, PNC's market share of 3.77 percent ranked eighth out of 215 lenders (top 4 percent). For small loans to farms, PNC's market share of 2.11 percent ranked 11th out of 32 lenders (top 34 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was excellent. The geographic distribution of home mortgage loans and small loans to farms was good and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and multifamily lending was excellent. The geographic distribution of home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was excellent. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was excellent. The percentage of multifamily loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of multifamily units in those geographies. PNC's percentage of multifamily loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was good considering the low percentage of small farms in low-income geographies and small farm lending was not a primary focus for the bank in this AA. PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms in moderate-income geographies exceeded the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was adequate. The borrower distribution of home mortgage loans was good, and small loans to businesses and small loans to farms were adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Washington-Arlington-Alexandria, DC-MD-VA MMA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 49 CD loans totaling almost \$571.3 million, which represented 39.57 percent of allocated tier 1 capital. By dollar volume, 65.50 percent funded affordable housing, 22.64 percent funded revitalization and stabilization efforts, 11.61 percent funded community services, and 0.25 percent funded economic development activities.

Examples of CD loans in the AA include:

- PNC made one \$90.0 million loan to a state agency to finance the acquisition, pre-development, and rehabilitation of affordable residential property, as well as providing supportive services to LMI families throughout Montgomery County, Maryland.
- PNC made an \$80.0 million loan to refinance a retail development in a moderate-income geography within the District of Columbia, which had been targeted for redevelopment and revitalization by the District government.

Product Innovation and Flexibility

PNC made extensive use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 118 PNC Community Mortgage loans totaling \$25.7 million and 416 closing cost assistance grants totaling almost \$648,000 in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified CD investment and grants, often in leadership positions. The dollar amount of the investments in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA represented 9.36 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the credit and CD needs in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA. PNC made 16 current-period investments totaling \$57.9 million and four remaining prior-period investments totaling almost \$5.0 million. PNC made 22 statewide and regional investments totaling \$68.9 million that directly benefited the AA. These investments met community needs through LIHTCs, NMTCs, CDFIs mortgage backed securities and other investments. PNC also provided 216 grants and donations of more than \$3.3 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- A \$10.1 million investment in a LIHTC affordable housing project. The nine-story building contained 133 units of which 75 percent were for tenants who earn between 50 percent and 60 percent of the area median income.
- A \$7.3 million LIHTC to rehabilitate a 119-unit affordable housing apartment complex targeting families who earn between 40 percent and 60 percent of the area median income. The property offered supportive services to tenants including health and wellness initiatives, leadership training, after school tutoring, and youth summer camps.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Washington-Arlington-Alexandria, DC-MD-VA-WV MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 182 branch offices in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA. The bank's distribution of branches in low-income

geographies was below, and in moderate-income geographies approximated, the percentage of the population living within those geographies. When considering one branch serving an adjacent low-income geography, the distribution was near-to the percentage of the population in low-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 485 ATMs in the AA, of which 276 were deposit taking. PNC provided data that indicated 67.5 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 7.0 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 12 branches during the evaluation period, two of which were located in moderate-income geographies. The bank closed 18 branches, four located in moderate-income geographies. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA. During the evaluation period, 84 bank employees conducted over 330 financial education events attended by approximately 5,000 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, 16 bank employees served in leadership roles for 35 different organizations by participating on boards and committees. Notable examples of CD services include:

- One employee served as a board member for a regional CD organization dedicated to the creation of successful communities through affordable housing education and advocacy. The organization supported the preservation and new construction of homes affordable to LMI people, as well as those who may have specialized mental, physical, and supportive service needs.
- One employee was part of the working group initiated by the Mayor of Washington, D.C. to collaborate between the District government, area financial institutions, and nonprofits to provide financial services and financial education to unbanked and under-banked LMI District area residents. Additionally, PNC staff provided numerous hours of community financial education in collaboration with the program, delivering 26 classes conducting program specific basic banking and money management workshops.

Youngstown-Warren-Boardman, OH-PA MMA

CRA rating for the Youngstown-Warren-Boardman, OH-PA MMA¹⁵: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distributions of the bank's home mortgage and small business loan originations and purchases were good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Youngstown-Warren-Boardman, OH-PA MMA

PNC delineated the entire Youngstown-Warren-Boardman, OH-PA MMA as an AA. This included the counties of Mahoning and Trumbull in Ohio and Mercer in Pennsylvania.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$1.2 billion in deposits in this AA, which represented 0.47 percent of the bank's total deposits. The bank made 0.88 percent of its evaluation period lending in this AA.

PNC had 20 office locations and 76 ATMs, of which 40 were deposit taking, within the AA. The bank ranked third in deposit market share with 12.71 percent. The top four competitors included Huntington National Bank with 40 branches and 21.98 percent market share; First National Bank of Pennsylvania with 20 branches and 12.74 market share; JPMorgan Chase Bank, N.A. with 15 branches and 9.53 percent market share; and Home Savings and Loan

¹⁵This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Company of Youngstown, OH with 13 branches and 9.36 percent market share. There were 14 additional FDIC-insured depository institutions with 71 offices within the bank's AA.

Refer to the market profile for the Youngstown-Warren-Boardman, OH-PA MMA in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, in the AA.

Scope of Evaluation in Youngstown-Warren-Boardman, OH-PA MMA

We based our rating of the Youngstown-Warren-Boardman, OH-PA MMA on the area that received a full-scope review. We conducted a full-scope review of the Youngstown-Warren-Boardman, OH-PA MMA, which was the only AA in the MMA. The 2014 OMB changes did not affect this MMA. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC originated too few multifamily loans or small loans to farms in the rating area to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Youngstown-Warren-Boardman, OH-PA MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Youngstown-Warren-Boardman, OH-PA MMA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Youngstown-Warren-Boardman, OH-PA MMA when considering the bank's deposits and competition. PNC ranked third out of 19 depository institutions (top 16 percent) with a deposit market share of 12.71 percent. For home purchase loans, PNC's market share of 1.72 percent ranked 18th out of 212 lenders (top 9 percent). For home improvement loans, PNC's market share of 7.66 percent ranked fifth out of 83 lenders (top 6 percent). For home refinance loans, PNC's market share of 4.97 percent ranked sixth out of 206 lenders (top 3 percent). For small

loans to businesses, PNC's market share of 15.42 percent ranked first out of 89 lenders (top 1 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Youngstown-Warren-Boardman, OH-PA MMA was good. The geographic distribution of home mortgage loans was adequate and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases

PNC's geographic distribution of home purchases loans and home refinance loans was adequate and home improvement loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies approximated, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the Multistate section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies approximated, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Youngstown-Warren-Boardman, OH-PA MMA was good. The borrower distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans and home refinance loans in the Youngstown-Warren-Boardman, OH-PA MMA was adequate and home improvement loans was good

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the Multistate section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Youngstown-Warren-Boardman, OH-PA MMA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made five CD loans totaling \$23.5 million, which represented 17.38 percent of allocated tier 1 capital. One example included PNC providing several lines of credit totaling over \$12 million to an organization that provided behavioral and therapeutic treatment through a broad range of programs targeted to LMI boys.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 20 PNC Community Mortgage loans totaling \$1.2 million and 42 closing cost assistance grants totaling over \$52,600 in the Youngstown-Warren-Boardman, OH-PA MMA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the investment test in the Youngstown-Warren-Boardman, OH-PA MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Youngstown-Warren-Boardman, OH-PA MMA was excellent.

Refer to Table 14 of the Multistate section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants, often in leadership positions. The dollar amount of the investments in the Youngstown-Warren-Boardman, OH-PA MMA represented 9.48 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Youngstown-Warren-Boardman, OH-PA MMA. PNC made three current-period investments totaling almost \$12.1 million. These investments met community needs through a LIHTC, a NMTC, and a CDFI. PNC also provided 117 grants and donations of over \$753,000 to local nonprofit organizations that promote community services for LMI individual and families.

Examples of qualified investments in this AA include:

- A \$3.9 million investment in a complex NMTC that involves a significant redevelopment project supporting renovation of a vacant floor of an existing hospital. The project added 35 full-time employees and constituted a "qualified active low-income community business" under the NMTC program.
- A \$7.9 million affordable housing, limited partnership investment in a LIHTC that rehabilitated an existing 82-unit apartment complex targeting families that made between 50 percent and 60 percent of the area median family income. The project also provided tenant services to residents that will emphasize self-sufficiency, health and safety, education, and employment.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Youngstown, OH-PA MMA is rated outstanding. Based on a full-scope review, the bank's performance in the Youngstown, OH-PA MMA was excellent.

Retail Banking Services

Refer to Table 15 in the Multistate section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 20 branch offices in the Youngstown, OH-PA, MMA. The bank's distribution of branches in low-income geographies was near to,

and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. PNC had 76 ATMs in the AA, of which 40 were deposit taking. These systems provided additional delivery availability and access to banking services to both retail and business customers. PNC provided data that indicated 59.9 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 9.8 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one branch during the evaluation period, which was located in a low-income geography. The bank closed seven branches, two of which were in low-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Youngstown, OH-PA MMA. During the evaluation period, bank employees conducted 101 financial education events attended by approximately 1,500 participants, which included individuals and nonprofits, including schools. These events focused on basic financial education, and homebuyer education to LMI individuals and families and nonprofit organizations.

In addition, 13 bank employees served in leadership roles for nine different organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board member for a local chapter of an organization dedicated to inspiring and preparing young people to succeed in the global economy. They provided programs for students in grades K-12 educating them about entrepreneurship, work readiness, and financial literacy. The majority of the students who participated were from low- to moderate-income families in the AA.
- The bank conducted a PNC created financial education class for the parents of children attending a pre-school in which the majority of the children were from low-to moderate-income families.

State Rating

State of Alabama

CRA Rating for Alabama: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Alabama

PNC delineated nine AAs in the state of Alabama. They included portions of the Birmingham-Hoover, AL MSA; Auburn-Opelika, AL MSA; Daphne-Fairhope-Foley, AL MSA; Decatur, AL MSA; Huntsville, AL MSA; Mobile, AL MSA; Montgomery, AL MSA; Tuscaloosa, AL MSA; and the Alabama non-metropolitan counties of Clay, Dallas, Macon, Talladega, and Tallapoosa.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$3.0 billion in deposits in these AAs, which represented 1.19 percent of the bank's total deposits. The bank made 1.58 percent of its evaluation period lending in these AAs.

PNC had 69 office locations and 179 ATMs, of which 90 were deposit taking, within the AAs. The bank ranked seventh in deposit market share with 4.19 percent. The top four competitors included Regions Bank with 172 branches and 27.42 percent market share; Compass Bank with 67 branches and 15.99 market share; Wells Fargo Bank, N.A. with 94 branches and 10.18 percent market share; and ServisFirst Bank with nine branches and 4.95 percent market share. There were 85 additional FDIC-insured depository institutions with 493 offices within the bank's AAs.

Refer to the market profile for the state of Alabama in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Alabama

We completed a full-scope review for the Birmingham-Hoover, AL MSA. Of the nine AAs within Alabama, this AA had the largest percentage of deposits, 29.54 percent, the largest number of branches, and the second lowest deposit market share in the state, 2.47 percent.

We placed equal emphasis on small loans to businesses and home mortgage loans. PNC did not originate any small loans to farms and too few multifamily loans in this full-scope area to complete a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Birmingham-Hoover, AL MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Auburn-Opelika, AL MSA; Daphne-Fairhope-Foley, AL MSA; Decatur, AL MSA; Huntsville, AL MSA; Mobile, AL MSA; Montgomery, AL MSA; Tuscaloosa, AL MSA; and the Alabama non-metropolitan counties.

The 2014 OMB changes affected the limited-scope areas of Daphne-Fairhope-Foley, AL MSA and the non-metropolitan areas. OMB reclassified the non-metropolitan county of Baldwin as an MSA. As a result, analysis for Daphne-Fairhope-Foley, AL MSA included data for 2014 through 2016 only. Data from Baldwin County for 2012 through 2013 was included in the non-metropolitan area analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Alabama is rated high satisfactory. Based on a full-scope review, the bank's performance in the Birmingham-Hoover, AL MSA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. The weaker combined lending test performance in the limited-scope AAs affected the bank's overall lending test rating for the

state of Alabama. CD lending had a positive effect on the lending test conclusion in the Birmingham-Hoover, AL MSA.

Lending Activity

Refer to Table 1 Lending Volume in the state of Alabama section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Birmingham-Hoover, AL MSA when considering the bank's deposits and competition. PNC ranked eighth out of 39 depository institutions (top 21 percent) with a deposit market share of 2.47 percent. For home purchase loans, PNC's market share of 0.36 percent ranked 64th out of 359 lenders (top 18 percent). For home improvement loans, PNC's market share of 2.51 percent ranked sixth out of 118 lenders (top 5 percent). For home refinance loans, PNC's market share of 0.80 percent ranked 30th out of 317 lenders (top 10 percent). For small loans to businesses, PNC's market share of 1.84 percent ranked 12th out of 113 lenders (top 11 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Birmingham-Hoover, AL MSA was good. The geographic distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Birmingham-Hoover, AL MSA was adequate, home improvement loans was good, and home refinance loans was poor.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or

purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was poor. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was near to, and in moderate-income geographies was well below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Birmingham-Hoover, AL MSA was adequate. The borrower distribution of home mortgage loans was good and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans and home improvement loans was good, and home refinance loans was adequate.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-

income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers was near to the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Alabama section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Birmingham-Hoover, AL MSA. The level of CD lending was excellent. PNC was a leader in making CD loans in the Birmingham-Hoover, AL MSA based on the combination of volume, responsiveness, and complexity. PNC made four CD loans totaling \$31.7 million, which represented 31.27 percent of allocated tier 1 capital. By dollar volume, 90.75 percent of these loans funded revitalization and stabilization efforts, 8.62 percent funded affordable housing, and 0.63 percent funded community services.

Examples of CD loans in the AA include:

- PNC provided a \$2.7 million loan for a LIHTC project that provided 96 units of affordable housing for individuals with incomes at or below 60 percent of the area median family income.
- PNC provided \$20.7 million to finance the construction and renovation of education facilities located in a low-income geography. The loan helped to create permanent jobs and helped to revitalize a primarily LMI area of Birmingham's downtown.

In addition, PNC made four loans totaling \$72,000 in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. Three of the loans supported affordable housing and one benefited a women's business center.

Product Innovation and Flexibility

PNC made use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 39 PNC Community Mortgage loans totaling \$3.9 million and 103 closing cost assistance grants totaling over \$125,000 in the Birmingham-Hoover, AL MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Huntsville, AL MSA and the Alabama non-metropolitan areas was not inconsistent with the bank's overall high satisfactory performance under the lending test in Alabama. In the Auburn-Opelika, AL MSA, the bank's performance was stronger due to better borrower distribution. In the Daphne-Fairhope-Foley, AL MSA; Decatur, AL MSA; Mobile, AL MSA; Montgomery, AL MSA; and the Tuscaloosa, AL MSA; the bank's performance was weaker than the bank's overall performance in the state. The weaker performance in the Daphne-Fairhope-Foley, AL MSA was due to poorer geographic and borrower distribution and no CD lending. The weaker performance in the Decatur, AL MSA; Mobile, AL MSA; and the Tuscaloosa, AL MSA was due to a poorer borrower distribution and lower levels of CD lending. The weaker performance in the Montgomery, AL MSA was due to poorer geographic distribution and a lower level of CD lending. The lending test performance in the limited-scope AAs was a factor in determining the overall lending test rating for the state of Alabama. Refer to the Tables 1 through 13 in the state of Alabama section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Alabama is rated high satisfactory. Based on a full-scope review, the bank's performance in the Birmingham-Hoover, AL MSA was adequate. The stronger combined investment test performance in the limited-scope areas and statewide and regional investments in Alabama affected the overall investment test rating.

Refer to Table 14 in the state of Alabama section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified CD investment and grants in this AA. The dollar amount of the qualified investments in the Birmingham-Hoover, AL MSA represented 5.41 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an adequate level of responsiveness to the CD needs in the Birmingham-Hoover, AL MSA. PNC made eight statewide and regional investments totaling \$3.6 million that directly benefited the AA. These investments focused on affordable housing and were responsive to identified community needs. In addition, PNC provided 80 grants and donations totaling almost \$1.9 million to local nonprofit organization that provide community services to LMI individuals.

Examples of qualified investments in this AA include:

- PNC invested over \$961,000 in an organization that provided newly constructed and rehabbed houses for individuals and families whose incomes range from between 25 percent and 80 percent of the area median family income.
- PNC provided \$180,000 in grants to an organization that empowers students from LMI families to become critical thinkers, problem-solvers, and change agents in their communities.

In addition, PNC made seven qualified investments totaling over \$38.2 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Huntsville, AL MSA; Mobile, AL MSA; Tuscaloosa, AL MSA; and the Alabama Non-Metro areas was stronger than the bank's overall high satisfactory performance in the state of Alabama due to higher levels of investment activity. The bank's performance under the investment test in the Auburn, AL MSA; Daphne-Fairhope-Foley, AL MSA; Decatur, AL MSA; and Montgomery, AL MSA was weaker due to lower levels of investment activity. The investment test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of Alabama. Refer to Table 14 in the state of Alabama section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Alabama is rated high satisfactory. Based on a full-scope review, the bank's performance in the Birmingham-Hoover, AL MSA was excellent. The weaker combined service test performance in the limited-scope AAs affected the bank's overall service test rating for the state of Alabama.

Retail Banking Services

Refer to Table 15 in the state of Alabama section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 16 branch offices in the Birmingham-Hoover, AL MSA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 98 ATMs in the AA, of which 19 were deposit taking. PNC provided data that indicated 52.2 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 21.7 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches during the evaluation period and closed one branch located in an upper-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Birmingham-Hoover, AL MSA. During the evaluation period, bank employees conducted 40 financial education events attended by approximately 490 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, ten bank employees served in leadership roles for 15 different CD organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board or committee member for an organization that provided quality private education to LMI students.
- A bank employee served as a board or committee member for an organization that focus on affordable housing, child development services, domestic violence services, and social justice programs to women, homeless school-age children, and the elderly.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Auburn-Opelika, AL MSA; Decatur, AL MSA; Montgomery, AL MSA; Tuscaloosa, AL MSA; and Alabama non-metropolitan AAs was not inconsistent with the bank's overall high satisfactory performance under the service test in Alabama. In the Mobile, AL MSA the bank's performance was stronger due to better branch distribution. Performance in the Daphne-Fairhope-Foley, AL MSA and Huntsville, AL MSA was weaker due to poorer branch distribution. The service test performance in the limited-scope AAs was a factor in determining the overall service test rating for the state of Alabama.

State of Delaware

CRA Rating for Delaware¹⁶: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distributions of the bank's home mortgage and small business loan originations and purchases were excellent.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Delaware

PNC delineated two AAs within the state of Delaware. PNC delineated the entire Dover, DE MSA, which included the county of Kent, Delaware as an AA and the non-metropolitan county of Sussex, DE.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$388.5 million in deposits in these AAs, which represented 0.16 percent of the bank's total deposits. The bank made 0.41 percent of its evaluation period lending in these AAs.

PNC had four office locations and 31 ATMs, of which nine were deposit taking, within the AA. The bank ranked second in deposit market share with 20.81 percent. The top four competitors included Manufacturers and Traders Trust Company with six branches and 26.87 percent market share; Wilmington Savings Fund Society, FSB with eight branches and 16.67 percent market share; Citizens Bank, N.A. with four branches and 10.86 percent market share; and Wells Fargo Bank, N.A. with two branches and 9.37 percent market share. There were six additional FDIC-insured depository institutions with 12 offices within the bank's AAs.

¹⁶For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profile for the state of Delaware in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Delaware

We completed a full-scope review for the Dover, DE MSA.

We based our conclusions on the bank's performance in moderate-income geographies, as there were no low-income geographies in the AA. We placed more emphasis on small loans to businesses versus home mortgage loans. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for LMI families. Refer to the market profile for the Dover, DE MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how the weightings were determined.

We conducted a limited-scope review in the non-metropolitan county of Sussex, DE.

The 2014 OMB changes affected AAs in this state. OMB added Sussex County, DE to the former Salisbury, MD MSA to create the new Salisbury, MD MMA. As a result, analysis for the Delaware non-metropolitan area included data for 2012 through 2013 only. Data from Sussex County, DE for 2014 through 2016 was included in the Salisbury, MD MMA analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DELAWARE

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Delaware was outstanding. Based on a full-scope review, the bank's performance in the Dover, DE MSA was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer.

Lending Activity

Refer to Table 1 Lending Volume in the state of Delaware section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Dover, DE MSA when considering the bank's deposits and competition. PNC ranked second out of 11 depository institutions (top 19 percent) with a deposit market share of 20.81 percent. For

home purchase loans, PNC's market share of 0.32 percent ranked 57th out of 172 lenders (top 34 percent). For home improvement loans, PNC's market share of 12.36 percent ranked second out of 53 lenders (top 4 percent). For home refinance loans, PNC's market share of 1.47 percent ranked 19th out of 173 lenders (top 11 percent). For small loans to businesses, PNC's market share of 12.28 percent ranked second out of 68 lenders (top 3 percent). For small loans to farms, PNC's market share of 7.58 percent ranked third out of 13 lenders (top 23 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Dover, DE MSA was excellent. The geographic distribution of home mortgage loans, small loans to businesses, and small loans to farms was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Delaware section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home mortgage loans in the Dover, DE MSA was excellent. PNC's geographic distribution of home purchase loans was poor, and home improvement loans and refinance loans was excellent.

Home Purchase

PNC's geographic distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased in moderate-income geographies was well below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in moderate-income geographies was below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was excellent. The percentage of home refinance loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Delaware section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Dover, DE MSA was excellent. The percentage of small loans to businesses originated or purchased in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Delaware section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Dover, DE MSA was excellent. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Dover, DE MSA was good. The borrower distribution of home mortgage loans and small loans to businesses was good, and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Delaware section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home mortgage loans in the Dover, DE MSA was good. PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans was good. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for LMI families. Refer to the market profile for the Dover, DE MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's

percentage of home purchase loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Delaware section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Dover, DE MSA was good. The percentage of small loans to businesses originated or purchased was near to the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Delaware section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Dover, DE MSA was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Delaware section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a neutral effect on the lending test conclusion in the Dover, DE MSA. The level of CD lending was limited based on the combination of volume, responsiveness, and complexity. PNC had one CD loan totaling \$2 million to a nonprofit organization that specializes in affordable housing development, education, and lending. This represented 4.46 percent of allocated tier 1 capital.

In addition, PNC made one CD loan totaling \$500,000 to an entity in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AA.

Product Innovation and Flexibility

PNC made no use of innovative or flexible lending programs in the Dover, DE MSA during this evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the Delaware non-metropolitan for 2012 through 2013 was weaker than the bank's overall outstanding performance under the lending test in Delaware. The weaker performance was due to poorer performance in geographic distribution and no CD lending. The lending test performance in the limited-scope AA did not have an effect on the bank's overall lending test rating for the state of Delaware. Refer to the Tables 1 through 13 in the state of Delaware section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Delaware is rated outstanding. Based on a full-scope review, the bank's performance in the Dover, DE MSA was good. The stronger combined investment test performance in the limited-scope area and statewide and regional investments in Delaware affected the overall investment test rating.

Refer to Table 14 in the state of Delaware section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified CD investment and grants in this AA. The dollar amount of the qualified investments in the Dover, DE MSA represented 4.62 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Dover, DE MSA. PNC made eight statewide and regional investments totaling \$1.9 million that directly benefited the AA. PNC provided 15 grants and donations totaling over \$116,000 that promoted economic development in LMI communities, support affordable housing development, and provide community services to LMI individuals and families.

Examples of qualified investments in this AA include two grants totaling \$27,000 to an organization that specifically targets very low- to low-income households with the primary purpose of creating affordable homeownership.

In addition, PNC made numerous qualified investments in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. PNC made seven current-period investments totaling over \$38.2 million, two remaining prior-period investments totaling over \$2.3 million, and 14 grants and donations of more than \$168,000.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Delaware non-metropolitan area was not inconsistent with the bank's overall outstanding performance under the investment test in the state of Delaware.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Delaware is rated outstanding. Based on full scope reviews, the bank's performance in the Dover, DE MSA was excellent.

Retail Banking Services

Refer to Table 15 in the state of Delaware section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible throughout the AA. The bank operated four branches in the Dover, DE MSA. There were no low-income geographies within the AA. The bank's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 31 ATMs in the AA, of which nine were deposit taking. PNC provided data that indicated 68.1 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 6.1 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches in the AA during the evaluation period and closed one branch in a moderate-income geography.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Dover, DE MSA. PNC employees led 14 classes focused on preparing for and the financial effect of homeownership tailored to first-time homebuyers. These classes, attended by 402 LMI potential homebuyers, addressed the benefits and opportunities for homeownership, including how to shop for a mortgage loan. Additionally, PNC employees presented basic banking education to 28 LMI elementary school students.

In addition, three bank employees served in leadership roles for four different CD organizations by participating on boards and committees. One example included a PNC employee who served on the board of directors for an organization that addresses housing development, housing counseling, and mortgage foreclosure prevention for the LMI residents of DE.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Delaware non-metropolitan area was not inconsistent with the bank's overall outstanding performance under the investment test in the state of Delaware

State of Florida

CRA Rating for Florida: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and the borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Florida

PNC delineated 17 AAs in the state of Florida. They included the Cape Coral-Fort Myers FL, MSA; Deltona-Daytona Beach-Ormond Beach, FL MSA; Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD; Gainesville, FL MSA; Jacksonville, FL MSA; Miami-Miami Beach-Kendall, FL MSA; Naples-Immokalee-Marco Island, FL MSA; North Port-Sarasota-Bradenton, FL MSA; Ocala, FL MSA; Orlando-Kissimmee-Sanford, FL MSA; Palm Bay-Melbourne-Titusville, FL MSA; Port St. Lucie, FL MSA; Punta Gorda, FL MSA; Sebastian-Vero Beach, FL MSA; Tampa-St. Petersburg-Clearwater, FL MSA; West Palm Beach-Boca Raton-Delray Beach, FL MD; and the Florida non-metropolitan county of Okeechobee.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$8.9 billion in deposits in these AAs, which represented 3.59 percent of the bank's total deposits. The bank made 5.25 percent of its evaluation period lending in these AAs.

PNC had 194 office locations and 442 ATMs, of which 293 were deposit taking, within the AAs. The bank ranked 13th in deposit market share with 1.80 percent. The top four competitors included Bank of America, N.A. with 521 branches and 19.72 percent market share; Wells Fargo Bank, N.A. with 568 branches and 14.99 percent market share; SunTrust Bank with 411 branches and 8.76 percent market share; and JPMorgan Chase Bank., N.A. with 385 branches

and 5.72 percent market share. There were 190 additional FDIC-insured depository institutions with 2,400 offices within the bank's AAs.

Refer to the market profile for the state of Florida in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Florida

We completed a full-scope review for the Miami-Fort Lauderdale-West Palm Beach, FL MSA, which consisted of three MDs in their entirety: the Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD, the Miami-Miami Beach-Kendall, FL MD, and the West Palm Beach-Boca Raton-Delray Beach, FL MD. We combined data from all three MDs at the MSA level and conducted a full-scope review of the entire MSA. This combined AA had the largest percentage of deposits, 44.78 percent, the largest number of branches, and was in the middle of the deposit market share percentages in the state with 1.77 percent.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC did not originate enough multifamily loans in the full-scope area to complete a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to median family incomes in the AAs, which limited the affordability for LMI families. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Cape Coral-Ft. Myers, FL MSA; Deltona-Daytona Beach-Ormond Beach, FL MSA; Gainesville, FL MSA; Jacksonville, FL MSA; Naples-Immokalee-Marco Island, FL MSA; North Port-Sarasota-Bradenton, FL MSA; Ocala, FL MSA; Orlando-Kissimmee-Sanford, FL MSA; Palm Bay-Melbourne-Titusville, FL MSA; Palm Coast, FL MSA; Port St. Lucie, FL MSA; Punta Gorda, FL MSA; Sebastian-Vero Beach, FL MSA; Tampa-St. Petersburg-Clearwater, FL MSA; and the Florida non-metropolitan county of Okeechobee.

PNC did not have any branch locations in the Jacksonville, FL MSA and the Punta Gorda, FL MSA. They did have at least one deposit taking ATM in each MSA, which required their inclusion in our analysis.

The 2014 OMB changes affected the limited-scope areas of Deltona-Daytona Beach-Ormond Beach, FL MSA and the Palm Coast, FL MSA. OMB combined these two MSAs. As a result, analysis for Deltona-Daytona Beach-Ormond Beach, FL MSA included 2014 through 2016 data from the Palm Beach, FL MSA. We analyzed data from Palm Beach, FL MSA for 2012 through 2013 separately.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Florida is rated Outstanding. Based on full-scope review of the Miami-Fort Lauderdale-West Palm Beach, FL MSA the bank's performance was excellent considering the competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion in the Miami-Fort Lauderdale-West Palm Beach, FL MSA. The lending test performance in the limited-scope AAs had a neutral effect on the bank's overall lending test rating for the state of Florida.

Lending Activity

Refer to Table 1 Lending Volume in the state of Florida section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Miami-Fort Lauderdale-West Palm Beach, FL MSA when considering the bank's deposits and competition. PNC ranked 15th out of 101 depository institutions (top 15 percent) with a deposit market share of 1.77 percent. For home purchase loans, PNC's market share of 0.38 percent ranked 55th out of 837 lenders (top 7 percent). For home improvement loans, PNC's market share of 3.11 percent ranked fourth out of 293 lenders (top 2 percent). For home refinance loans, PNC's market share of 0.71 percent ranked 26th out of 742 lenders (top 4 percent). For small loans to businesses, PNC's market share of 1.42 percent ranked 10th out of 236 lenders (top 5 percent). For small loans to farms, PNC's market share of 4.79 percent ranked sixth out of 24 lenders (top 25 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was good. The geographic distribution of home mortgage loans and small loans to farms were adequate and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase and home refinance loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was adequate and home improvement loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies approximated, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was well below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies exceeded and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the percentage of business located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in low-income geographies and that small loans to farms were not a primary product for the bank. The percentage of small loans to farms in low-income geographies exceeded, and in moderate-income geographies was significantly below, the percentage of farms located in those geographies. The percentage of small loans to farms in low-income geographies exceeded, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was adequate. The borrower distribution of home mortgage loans and small loans to businesses was adequate, and small loans to farms was poor.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase and home refinance loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was adequate and home improvement loans was good considering strong competition and housing costs in relation to the median family incomes in the AAs, which limited the affordability for low- and moderate-income families.

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate considering small loans to farms were not a primary product for the bank. The percentage of small loans to farms originated or purchased was well below both the percentage of small farms in the AA and the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Florida section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Miami-Fort Lauderdale-West Palm Beach, FL MSA. The level of CD lending was excellent. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 50 loans totaling almost \$155.5 million, which represented 33.74 percent of allocated tier 1 capital. By dollar volume, 59.41 percent of these loans funded community services, 25.20 percent funded affordable housing, 3.21 percent funded economic development activities, and 12.18 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC originated a \$6.5 million loan to rehabilitate a 96-unit property that included 48 two-bedroom apartments and 48 three-bedroom apartments. All of the units were restricted to LMI individuals.
- PNC originated a \$6.2 million loan for the acquisition and new construction of a LIHTC project with 144 units, all of which were income restricted to individuals making less than 60 percent of the median family income.

In addition, PNC made three loans totaling almost \$10.0 million in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. Two loans helped provide community services to LMI individuals and one provided affordable housing.

Product Innovation and Flexibility

PNC made no use of innovative or flexible lending programs in the Miami-Fort Lauderdale-West Palm Beach, FL MSA during the evaluation period

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Deltona-Daytona Beach-Ormond Beach, FL MSA; Palm Bay-Melbourne-Titusville, FL MSA, Palm Coast, FL MSA; Port St Lucie, FL MSA; Tampa, FL MSA; and the Florida non-metropolitan areas was not inconsistent with the bank's overall outstanding performance under the lending test in Florida.

In the Cape Coral-Fort Myers, FL MSA; Gainesville, FL MSA; Jacksonville, FL MSA; Naples-Immokalee-Marco Island, FL MSA; North Port-Sarasota-Bradenton, FL MSA; Ocala, FL MSA; Orlando-Kissimmee-Sanford, FL MSA; Punta Gorda, FL MSA; and Sebastian-Vero Beach, FL MSA, the bank's performance was weaker than the overall performance in the state of Florida.

The weaker performance in Cape Coral-Fort Myers, FL MSA; Naples-Immokalee-Marco Island, FL MSA; and North Port-Sarasota-Bradenton, FL MSA was due to poorer performance in both geographic and borrower distribution. The weaker performance in Ocala, FL MSA and Punta Gorda, FL MSA was due to poorer performance in both geographic and borrower distribution and a lower level of CD lending. The weaker performance in Gainesville, FL MSA and Sebastian-Vero Beach, FL MSA was due to a lower level of CD lending. The weaker performance in the Jacksonville, FL and Orlando-Kissimmee-Sanford, FL MSA was due to weaker geographic distribution.

The lending test performance in the limited-scope areas had a neutral effect on the bank's overall lending test rating for the state of Florida. Refer to the Tables 1 through 13 in the state of Florida section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Florida is rated high satisfactory. Based on a full-scope review, the bank's performance in the Miami-Ft. Lauderdale-West Palm Beach, FL MSA was excellent. Positive performance in the broader statewide and regional areas was not sufficient to negate the weaker performance in the limited-scope areas, which ultimately had a negative effect on the overall investment test rating.

Refer to Table 14 in the state of Florida section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified CD investment and grants, at times in leadership positions. The dollar amount of the investments in the Miami-Ft. Lauderdale-West Palm Beach, FL MSA represented 8.83 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Miami-Ft. Lauderdale-West Palm Beach, FL MSA. PNC made five current-period investments totaling \$33.9 million and one remaining prior-period investments totaling almost \$2.1 million. PNC made five statewide and regional investments totaling \$1.9 million that directly benefited the AA. These investments met community needs through LIHTCs, mortgage-backed securities, and other investments. PNC provided 198 grants and donations of more than \$2.8 million to local nonprofit organizations that promoted community services for LMI individuals, families, schools, and communities. PNC also had an unfunded commitment of \$4.0 million that benefited the Miami-Ft. Lauderdale-West Palm Beach, FL MSA.

Examples of qualified investments in this AA include:

- An \$8.5 million investment in an affordable housing preservation project that involved the acquisition and rehabilitation of an apartment complex. The investment preserved affordable housing with amenities and updates for tenants making between 50 percent and 60 percent of the area median income.
- A \$4.0 million investment to a local CD agency that supported the purchase and redevelopment of blighted properties in LMI geographies in accordance with a local CD plan.

In addition, PNC made seven current-period investment totaling \$11.0 million and five grants totaling \$55,000 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. These investments mostly promoted affordable housing but also promoted community services for LMI individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Naples-Immokalee-Marco Island, FL MSA; Orlando-Kissimmee-Sanford, FL MSA; Port St. Lucie, FL MSA; and Tampa, FL MSA was stronger than the bank's overall high satisfactory performance under the investment test in the state of Florida due to higher amounts of qualified investments. In the Deltona-Daytona Beach-Ormond Beach, FL MSA and Ocala, FL MSA, the bank's performance was not inconsistent with the bank's overall performance in the state. In the Cape Coral-Fort Meyers, FL MSA; Deltona-Daytona Beach-Ormond Beach, FL MSA; Gainesville, FL MSA; Jacksonville, FL MSA; North Port-Sarasota-Bradenton, FL MSA; Ocala, FL MSA; the Palm Bay-Melbourne-Titusville, FL MSA; Punta-Gorda, FL MSA; Sabastian-Vero Beach, FL MSA; and Florida non-metropolitan areas the bank's performance was weaker than the bank's overall performance in the state as the bank made fewer qualified investments in those AAs. The investment test performance in the limited-scope areas had a negative effect on the bank's overall investment test rating for the state of Florida. Refer to Table 14 in the state of Florida section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Florida is rated high satisfactory. Based on a full-scope review, the bank's performance in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was excellent. The weaker combined service test performance in the limited-scope AAs affected the bank's overall service test rating for the state of Florida.

Retail Banking Services

Refer to Table 15 in the state of Florida section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 79 branch offices in the Miami-Fort Lauderdale-West Palm Beach, FL MSA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies was below, the percentage of the population living within those geographies. When considering 12 adjacent-serving branches, two serving low-income geographies and 10 serving moderate-income geographies, the distribution exceeded the percentage of the population in those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 136 ATMs in the AA, of which 110 were deposit taking. PNC provided data that indicated 55.9 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 14.4 percent from the start of the evaluation period.

PNC's record of opening and closing of branches improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 21 branches during the evaluation period, one located in a low-income geography, and four located in moderate-income geographies. The bank closed 14 branches, four of which located in moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Miami-Fort Lauderdale-West Palm Beach, FL MSA. During the evaluation period, bank employees conducted 322 financial education events attended by over 4,400 participants. These events focused on basic financial education, tax

education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, 48 bank employees served in leadership roles for 50 different CD organizations by participating on boards and committees. Notable examples of CD services include:

- Three bank employees served as board or committee members for a nonprofit organization that promoted the educational and character development of LMI youth.
- A bank employee served as a board or committee member for an organization that provided crisis intervention, information, assessment, and referral to community services based on identified needs of LMI individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Cape Coral-Fort Myers, FL MSA; Palm Bay-Melbourne-Titusville, FL MSA; and Tampa, FL MSA was not inconsistent with the bank's overall high satisfactory performance under the service test in Florida. In the Port St. Lucie, FL MSA, the bank's performance was stronger than the overall performance for the state due to better branch distribution in LMI geographies. Performance in the Deltona-Daytona Beach-Ormond Beach, FL MSA; Gainesville, FL MSA; Jacksonville, IN MSA; Naples-Immokalee-Marco Island, FL MSA; North Port-Sarasota-Bradenton, FL MSA; Ocala, FL MSA; Orlando-Kissimmee-Sanford, FL MSA; Punta Gorda, FL MSA; Sebastian-Vero Beach, FL MSA; and Florida non-metropolitan areas was weaker than the overall performance for the state due to poorer branch or deposit-taking ATM distributions in LMI geographies. The service test performance in the limited-scope AAs was a factor in determining the overall service test rating for the state of Florida.

State of Georgia

CRA Rating for Georgia: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Georgia

PNC delineated three AAs within the state of Georgia. They included portions of the Atlanta-Sandy Springs-Roswell, GA MSA and Columbus GA-AL, MSA; and the Georgia non-metropolitan counties of Dooly, Macon, and Troup.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$3.3 billion in deposits in these AAs, which represented 1.35 percent of the bank's total deposits. The bank made 1.48 percent of its evaluation period lending in these AAs.

PNC had 73 office locations and 170 ATMs, of which 158 were deposit taking, within the AAs. The bank ranked in sixth in deposit market share with 2.27 percent. The top four competitors included SunTrust Bank with 154 branches and 29.20 percent market share; Bank of America, N.A. with 131 branches and 19.44 percent market share; Wells Fargo Bank, N.A. with 184 branches and 19.24 percent market share; and Branch Banking and Trust Company with 72 branches and 4.99 percent market share. There were 73 additional FDIC-insured depository institutions with 516 offices within the bank's AAs.

Refer to the market profile for the state of Georgia in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Georgia

We completed a full-scope review for the Atlanta-Sandy Springs-Roswell, GA MSA. This AA had the largest percentage of deposits, 94.73 percent, and the largest number of branches in the state.

Under the lending test, we placed more emphasis on home mortgage loans versus small loans to businesses. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes in the full scope AA, which limited the affordability for LI families. PNC did not originate or purchase enough multifamily loans or small loans to farms in the full-scope area to conduct a meaningful analysis. Refer to the market profile for the Atlanta-Sandy Springs-Roswell, GA MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed a limited-scope review for the Georgia non-metropolitan counties.

The 2014 OMB changes did not affect any of the AAs in the state. However, the bank left the Columbus, GA-AL MSA on March 20, 2015. The bank's lending volume in the Columbus, GA-AL MSA from January 1, 2012 to March 20, 2015 was not sufficient to conduct a meaningful analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Georgia is rated outstanding. Based on a full-scope review, the bank's performance in the Atlanta-Sandy Springs-Roswell, GA MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. Mortgage lending performance was generally consistent with, or above, the average peer performance. Performance in limited scope AAs in aggregate was consistent with the overall lending test rating. CD lending had a positive effect on the lending test rating for the state of Georgia.

Lending Activity

Refer to Table 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Atlanta-Sandy Springs-Roswell, GA MSA when considering the bank's deposits and competition. PNC ranked seventh out of 73 depository institutions (top 10 percent) with a deposit market share of 2.17 percent. For home purchase loans, PNC's market share of 0.25 percent ranked 76th out of 659 lenders (top 12 percent). For home improvement loans, PNC's market share of 2.08 percent ranked seventh out of 266 lenders (top 3 percent). For home refinance loans, PNC's market share of 0.72 percent ranked 30th out of 620 lenders (top 5 percent). For small loans to businesses, PNC's market share of 1.26 percent ranked 13th out of 196 lenders (top 7 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Atlanta-Sandy Springs-Roswell, GA MSA was good. The geographic distribution of home mortgage loans was good and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the Atlanta-Sandy Springs-Roswell, GA MSA was good.

Home Purchase

PNC's geographic distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was near to, and in moderate-income geographies approximated, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Atlanta-Sandy Springs-Roswell, GA MSA was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of business located in those geographies. PNC's percentage of small loans to business originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Atlanta-Sandy Springs-Roswell, GA MSA was good. The borrower distribution of home mortgage loans was good and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Atlanta-Sandy Springs-Roswell, GA MSA was good.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers was near to, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Atlanta-Sandy Springs-Roswell, GA MSA was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Atlanta-Sandy Springs-Roswell, GA MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 12 CD loans totaling \$86.7 million, which represented 23.65 percent of allocated tier 1 capital. By dollar volume, 60.27 percent of these loans funded community services, 30.86 percent funded revitalization and stabilization efforts, 8.58 percent funded affordable housing, and 0.29 percent funded economic development activities.

Examples of CD loans in the AA include:

- PNC provided four loans totaling \$26.7 million to a nonprofit organization to build a museum and cultural center located in a government-targeted distressed area. The project created 500 sustainable jobs for LMI residents.

- PNC originated a \$250,000 loan to an organization that promoted, created, and preserved mixed-income communities through direct development, lending, policy research, and advocacy of equitable distribution of affordable housing.

In addition, PNC made one CD loan totaling \$500,000 to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. The loan was to an organization that helped to promote affordable housing.

Product Innovation and Flexibility

PNC made use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 68 PNC Community Mortgage loans totaling \$7.8 million and 233 closing cost assistance grants totaling \$313.1 million in the Atlanta-Sandy Springs-Roswell, GA MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Georgia non-metropolitan area was weaker than the bank's overall outstanding performance in the state of Georgia due to poorer borrower distribution and a lower level of CD lending. PNC's performance in the limited-scope areas did not have an effect on the bank's overall lending test performance for the state of Georgia.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Georgia is rated outstanding. Based on a full-scope review, the bank's performance in the Atlanta-Sandy Springs-Roswell, GA MSA was excellent.

Refer to Table 14 in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified CD investment and grants in this AA. The dollar amount of the qualified investments in the Atlanta-Sandy Springs-Roswell, GA MSA represented 13.68 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Atlanta-Sandy Springs-Roswell, GA MSA. PNC made 20 current-period investments totaling \$38.6 million and had one remaining prior-period investment valued at \$238,000. PNC made two statewide and regional investments totaling \$5.3 million that directly benefited the AA. PNC also provided 155 grants and donations totaling \$6.0 million that promote economic development in LMI communities, support affordable housing development, and provide community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- A complex NMTC investment totaling \$10.3 million to support a mixed-income education facility that would serve as the anchor for revitalization of a distressed community. The project also created 75 new full-and part-time positions and retained over 100 full- and part-time positions.
- A NMTC investment totaling \$6.6 million to help a nonprofit entity established to preserve the history and provide continuing education about the United States' civil rights and human rights movement. This investment created 500 sustainable jobs with living wages for LMI individuals.

In addition, PNC made eight current-period investments totaling over \$57.3 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in Columbus, GA MSA and the Georgia non-metropolitan areas was weaker than the overall outstanding investment test rating in the state of Georgia due to lower volumes of investment activity. PNC's performance in the limited-scope areas did not have an effect on the bank's overall lending test performance for the state of Georgia. Refer to Table 14 in the state of Georgia section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Georgia is rated outstanding. Based on a full-scope review, the bank's performance in the Atlanta-Sandy Springs-Roswell, GA MSA was excellent.

Retail Banking Services

Refer to Table 15 in the state of Georgia section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels in the AA. The bank operated 69 branch offices in the Atlanta-Sandy Springs-Roswell, GA MSA. The bank's distribution of branches in low-income geographies was below, and in moderate-income geographies was near to, the percentage of population living within those geographies. When considering seven adjacent-serving branches, one serving a low-income geography and six serving moderate-income geographies, the distribution was near-to the percentage of the population in low-income geographies and exceeded the percentage of population in moderate-income geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 160 ATMs in the AA, of which 149 were deposit taking. PNC provided data that indicated 55.2 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 22.5 percent from the start of the evaluation period.

PNC's record of opening and closing branches improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 12 branches and closed 16 branches during the evaluation period. This resulted in a net increase of two branches in low-income geographies and no change to the number of branches in moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or low- or moderate-income geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. Several branches maintain Saturday hours and one branch in a low-income geography had extended hours each day of the week.

Community Development Services

PNC provided a high level of CD services in the Atlanta-Sandy Springs-Roswell, GA MSA. PNC conducted 285 financial education events with almost 5,600 predominantly LMI participants. PNC presented homeownership seminars, basic financial education, and provided education on financial topics, including saving, budgeting, and money management. PNC also provided small business counseling to entrepreneurs through a local, SBA microloan intermediary.

Employees were actively involved during the evaluation period, including 19 employees who participated on boards or committees of 26 CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of directors for an SBA microloan intermediary that offered small business loans and technical assistance to LMI individuals and women-owned businesses.
- A PNC employee served on the board of directors for an organization that addresses the diminishing supply of affordable housing in the Metropolitan Atlanta region. This organization supported the creation of 8,000 units of housing for LMI individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Georgia non-metropolitan areas was not inconsistent with the bank's overall performance in the state of Georgia. The bank's performance in the Columbus, GA MSA was weaker than the overall

performance due the closing of the bank's only branch in the AA. PNC's performance in the limited-scope areas did not have an effect on the bank's overall service test performance for the state of Georgia. Refer to Table 15 in the state of Georgia section of appendix D for the facts and data that support these conclusions.

State of Illinois

CRA Rating for Illinois¹⁷: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Illinois

PNC delineated eight AAs in the state of Illinois, which included the entirety of the Decatur, IL MSA; Kankakee, IL MSA; and Rockford, IL MSA, and portions of the Bloomington, IL MSA; Champaign-Urbana, IL MSA; Peoria, IL MSA; and Springfield, IL MSA; and the Illinois non-metropolitan counties of Knox and Morgan.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$2.8 billion in deposits in these AAs, which represented 1.13 percent of the bank's total deposits. The bank made 1.93 percent of its evaluation period lending in these AAs.

PNC had 37 office locations and 113 ATMs, of which 74 were deposit taking, within the AAs. The bank ranked second in deposit market share with 6.79 percent. The top four competitors included State Farm Bank, FSB with one branch and 26.25 percent market share; Busey Bank with 29 branches and 6.75 percent market share; JPMorgan Chase Bank with 21 branches

¹⁷For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

and 5.73 percent market share; and Morton Community Bank with 17 branches and 4.74 percent market share. There were 123 additional FDIC-insured depository institutions with 452 offices within the bank's AAs.

Refer to the market profile for the state of Illinois in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AAs that received full-scope reviews.

Scope of Evaluation in Illinois

We completed full-scope reviews for two AAs in IL. The first was the Peoria, IL MSA which had the largest percentage of deposits, 31.42 percent, the largest number of branches, and the largest deposit market share in the state, 14.63 percent. The other full-scope area was the Springfield, IL MSA, which had 12.23 percent of the state deposits, the second largest number of branches, and a deposit market share of 7.59 percent.

Under the lending test, we placed more emphasis on home mortgage loans versus small loans to businesses. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. Among home mortgage loans, we placed most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes in some AAs, which limited the affordability for LMI families. PNC originated too few multifamily loans in the full-scope areas to conduct a meaningful analysis and PNC did not originate any small loans to farms in Springfield, IL MSA. Refer to the market profile for the Peoria, IL MSA and the Springfield, IL MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Bloomington, IL MSA; Champagne-Urbana, IL MSA; Decatur, IL MSA; Kankakee, IL MSA; Rockford, IL MSA; and the Illinois non-metropolitan areas.

PNC did not have any branch locations in Knox County but they did have at least one deposit-taking ATM in the county, which required the inclusion in our analysis.

The 2014 OMB changes did not affect any of these bank's AAs in the state.

We based our ratings on the results of the areas that received full-scope reviews and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Illinois is rated outstanding. Based on full-scope reviews, the bank's performance in both the Peoria, IL MSA and Springfield, IL MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. Performance in the limited scope AAs, in aggregate, was consistent with the performance for the overall lending test rating. CD lending had a positive effect on the lending test rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of Illinois section of appendix D for the facts and data used to evaluate the bank's lending activity.

Peoria, IL MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Peoria, IL MSA when considering the bank's deposits and competition. PNC ranked second out of 32 depository institutions (top 7 percent) with a deposit market share of 14.63 percent. For home purchase loans, PNC's market share of 3.28 percent ranked ninth out of 176 lenders (top 6 percent). For home improvement loans, PNC's market share of 8.42 percent ranked third out of 66 lenders (top 5 percent). For home refinance loans, PNC's market share of 6.75 percent ranked third out of 177 lenders (top 2 percent). For loans to small businesses, PNC's market share of 6.03 percent ranked sixth out of 64 lenders (top 10 percent). For small loans to farms, PNC's market share of 3.69 percent ranked third out of 20 lenders (top 15 percent).

Springfield, IL MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Springfield, IL MSA when considering the bank's deposits and competition. PNC ranked sixth out of 24 depository institutions (top 25 percent) with a deposit market share of 7.59 percent. For home purchase loans, PNC's market share of 1.31 percent ranked 19th out of 150 lenders (top 13 percent). For home improvement loans, PNC's market share of 5.25 percent ranked seventh out of 58 lenders (top 13 percent). For home refinance loans, PNC's market share of 2.88 percent ranked 12th out of 164 lenders (top 8 percent). For loans to small businesses, PNC's market share of 6.58 percent ranked seventh out of 71 lenders (top 10 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the full-scope areas was good. The geographic distribution of home mortgage loans in the Peoria, IL MSA was adequate and in the Springfield, IL MSA was excellent. The geographic distribution of small loans to businesses in both the Peoria, IL MSA and Springfield, IL MSA was excellent. The geographic distribution of small loans to farms in the Peoria, IL MSA was adequate.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Peoria, IL MSA was poor and home improvement loans and home refinance loans was good.

PNC's geographic distribution of home purchase loans in the Springfield, IL MSA was adequate and home improvement loans and home refinance loans was excellent.

Peoria, IL MSA

Home Purchase

PNC's geographic distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Springfield, IL MSA

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was excellent. The percentage of home refinance loans originated or purchased in low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

Peoria, IL MSA

PNC's geographic distribution of small loans to businesses in the Peoria, IL MSA was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of business located in those geographies. PNC's percentage of small loans to business originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Springfield, IL MSA

PNC's geographic distribution of small loans to businesses in the Springfield, IL MSA was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies approximated the percentage of business located in those geographies. PNC's percentage of small loans to business originated or purchased in low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

Peoria, IL MSA

PNC's geographic distribution of small loans to farms was adequate considering the low percentage of small farms in low- and moderate-income geographies and that small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low- and moderate-income geographies.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the full-scope areas was good. The borrower distribution of both home mortgage loans and small loans to businesses in both the Peoria, IL MSA and the Springfield, IL MSA was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home mortgage loans in the Peoria, IL MSA was good. PNC's borrower distribution of home purchase and home refinance loans was good and home improvement loans was excellent.

PNC's borrower distribution of home mortgage loans in the Springfield, IL MSA was good. PNC's borrower distribution of home purchase loans was adequate and home improvement and home refinance loans were good.

Peoria, IL MSA

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of

home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Springfield, IL MSA

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Peoria, IL MSA

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

Springfield, IL MSA

The borrower distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased was near to the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

Peoria, IL MSA

The borrower distribution of small loans to farms was good. The percentage of small loans to farms originated or purchased was near to the percentage of small farms in the AA and exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Illinois section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion for both the Peoria, IL MSA and Springfield, IL MSA. PNC was a leader in making CD loans in both these AAs based on the combination of volume, responsiveness, and complexity.

Peoria, IL MSA

PNC made four loans, totaling \$9.8 million, which represented 9.64 percent of allocated tier 1 capital. By dollar volume, 50.89 percent funded affordable housing, and 49.11 percent funded community services.

Examples of CD Loans in the AA include:

- PNC originated a \$2 million loan to finance an 80-unit income-restricted residential property located in a low-income geography.
- PNC originated a \$300,000 line of credit for a community action agency that provided affordable housing development, housing counseling, services for LMI individuals, micro-enterprise training, and economic development.

Springfield, IL MSA

PNC made one loan, totaling \$2.9 million, which represented 6.08 percent of allocated tier 1 capital, which supported affordable housing. The CD supported the development of a 92-unit apartment complex offering 82 one-bedroom units and 10 two-bedroom units targeted to seniors age 55 or older earning between 30 percent and 60 percent of the area median income.

In addition, PNC made one loan totaling almost \$500,000 in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. The loan helped provide community services to LMI individuals.

Product Innovation and Flexibility

Peoria, IL MSA

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 31 PNC Community Mortgage loans totaling \$2.5 million and 81 closing cost assistance grants totaling over \$109,000 in the Peoria, IL MSA.

Springfield, IL MSA

PNC made no use of innovative or flexible lending programs in the Springfield, IL MSA during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Champaign-Urbana, IL MSA; Decatur, IL MSA; Kankakee, IL MSA; and Rockford, IL MSA was not inconsistent with the bank's overall outstanding performance in Illinois. In the Bloomington, IL MSA and Illinois non-metropolitan areas, the bank's performance was weaker than the bank's overall performance in the state. The weaker performance in the Bloomington, IL MSA was due to a lack of CD lending. The weaker performance in the Illinois non-metropolitan areas was due to poorer geographic and borrower distribution of both home mortgage loans and small loans to businesses and no CD lending. PNC's performance in the limited-scope areas did not have an effect on the bank's overall lending test performance for the state of Illinois.

Refer to the Tables 1 through 13 in the state of Illinois section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Illinois is rated high satisfactory. Based on a full-scope review, the bank's performance in the Peoria, IL MSA was good and in the Springfield, IL MSA was excellent. The combined investment test performance in the limited-scope areas support the bank's overall investment test rating for the state of Illinois.

Refer to Table 14 in the state of Illinois section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Peoria, IL MSA

PNC had a significant level of qualified investments and grants. The dollar amount of the investments in the Peoria, IL MSA represented 6.28 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Peoria, IL MSA. PNC made one current-period investment totaling \$250,000 and had one remaining prior-period investment totaling almost \$14,000. PNC made seven statewide and regional investments totaling \$5.0 million that directly benefited the AA. These investments met community needs through mortgage-backed securities, a CDFI, and other investments. PNC provided 95 grants and donations of more than \$1.1 million to local nonprofit organizations that promoted community services for LMI individuals and families. PNC also had an unfunded commitment of \$250,000 that benefited the Peoria, IL MSA.

Examples of qualified investments in this AA include:

- A \$250,000 investment to a community capital organization created to expand the financial products offered by a housing preservation organization. The housing organization assisted LMI people to achieve home ownership, higher education, and business development opportunities by developing basic financial literacy competencies. Expanded financial products include consumer loans, first- and second-mortgage loans, and micro-enterprise loans.
- Six grants totaling \$45,000 to a community based organization with a mission to support individuals and families who were working to better their lives. PNC proceeds funded supportive services for homeless veterans including medical care, psychological counseling, budgeting, job training, legal assistance, telephone services, entitlement benefits, and education.

Springfield, IL MSA

PNC had an excellent level of qualified investments and grants, at times in leadership positions. The dollar amount of investments in the Springfield, IL MSA represented 24.50 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Springfield, IL MSA. PNC made one current-period investment totaling \$11.4 million in this AA. PNC also made 20 grants and donations totaling \$236,000 to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- An \$11.4 million LIHTC investment to develop a 92-unit affordable housing apartment complex for low-income seniors.
- Two grants totaling \$15,000 to a county department that provided services to improve the quality of life for people with low-incomes. Services include home energy assistance, weatherization, block grant programming, sewer assistance, and housing counseling.

In addition, PNC made one current-period investment of \$1.0 million and two grants totaling \$35,000 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Champaign-Urbana, IL MSA; Decatur, IL MSA; Kankakee, IL MSA; and the Rockford, IL MSA AAs was stronger than the bank's overall high satisfactory performance under the investment test in the state of Illinois. PNC had a higher volume of qualified investments in those AAs. In the Bloomington, IL MSA and the Illinois non-metropolitan areas, the bank's performance was weaker than the bank's overall performance in the state of Illinois as the bank had a lower volume of qualified investments in those AAs. The combined investment test performance in the limited-scope areas support the bank's overall investment test rating for the state of Illinois. Refer to Table 14 in the state of Illinois section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Illinois is rated high satisfactory. Based on full-scope reviews, the bank's performance in the both the Peoria, IL MSA and Springfield IL, MSA was good. The combined service test performance in the limited-scope areas support the bank's overall service test rating for the state of Illinois.

Retail Banking Services

Refer to Table 15 in the state of Illinois section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Peoria, IL MSA

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 10 branches in the Peoria, IL MSA. The bank's distribution of branches in low-income geographies exceeded the percentage of the population living within those geographies. The bank had no branches in moderate-income geographies but they did have one deposit-taking ATM. When considering two adjacent-serving branches serving moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 26 ATMs in the AA, of which 18 were deposit taking. PNC provided data that indicated 53.4 percent of households in LMI geographies used an alternative delivery system

in the fourth quarter of 2016. This was an increase of 14.3 percent from the start of the evaluation period.

PNC's record of opening and closing branches had generally not affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI. PNC opened no branches and closed two branches in the AA during the evaluation period. The closed branches were located in middle- and upper-income geographies.

The bank's hours and services varied in a way that affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. The branch located in a low-income geography was in the central business district of Peoria and as such, does not offer extended hours on Fridays nor was it open on Saturdays.

Springfield, IL MSA

PNC's delivery systems were accessible throughout the AA. The bank operated six branches in the Springfield, IL MSA. The bank distribution of branches in low-income geographies exceeded the percentage of the population living within those geographies. The bank had no branches nor any deposit-taking ATMs in moderate-income geographies. When considering four adjacent-serving branches serving moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provide additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 23 ATMs in the AA, of which 12 were deposit taking. PNC provided data that indicated 61.3 percent of LMI households used an alternative delivery system in the fourth quarter of 2016. This was an increase of 7.8 percent from the start of the evaluation period.

PNC's record of opening and closing branches had not affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches and closed one branch in a geography without an income designation.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

Peoria, IL MSA

PNC provided a high level of CD services in the Peoria, IL MSA. PNC conducted 58 financial education events with predominantly LMI participants. These events focused on basic financial education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

Employees were actively involved during the evaluation period, including 24 employees who participated on boards or committees of 24 different CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of a subsidiary of a local HUD Counseling Agency whose mission was to create a stronger process for LMI borrowers to become homeowners and develop new down payment assistance programs.
- A PNC employee served on the board for an organization that provided job skill training and provided support services for LMI, unemployed, and under-employed individuals with a focus on the developmentally disabled.

Springfield, IL MSA

PNC was a leader in providing CD services in the Springfield, IL MSA. PNC conducted 65 financial education events to over 1,200 predominantly LMI participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

Employees were actively involved during the evaluation period, including five employees who served the board or committee of seven CD organizations. Notable examples of CD services include:

- A PNC employee served on the board for an organization that provided centralized opportunities to develop affordable housing for LMI individuals in conjunction with local community action program agencies.
- A PNC employee served on the board for an organization that provided transitional housing for families headed by single women head of LMI households. The organization also provided support services, life skills training, and job training.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Champaign-Urbana, IL MSA, and Kankakee, IL MSA performance was stronger than the bank's overall performance due to excellent branch distributions. In the Bloomington, IL MSA; Decatur, IL MSA; Rockford, IL MSA; and Illinois non-metropolitan areas, the bank's performance was weaker than the bank's overall performance due to poorer branch distributions. The service test performance in the limited-scope areas support the bank's overall service test rating for the state of Illinois. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Indiana

CRA Rating for Indiana¹⁸: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was excellent and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Indiana

PNC delineated 10 AAs in the state of Indiana. These included the Bloomington, IN MSA; Columbus, IN MSA; Elkhart-Goshen, IN MSA; Fort Wayne, IN MSA; Indianapolis-Carmel-Anderson, IN MSA; Kokomo, IN MSA; Lafayette-West Lafayette, IN MSA; Michigan City-La Porte, IN MSA; South Bend-Mishawaka, IN MSA and the Indiana non-metropolitan counties of Cass, De Kalb, Huntington, Jackson, Jennings, Kosciusko, Marshall, Miami, Montgomery, Ripley, and Tipon.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$9.5 billion in deposits in these AAs, which represented 3.84 percent of the bank's total deposits. The bank made 4.5 percent of its evaluation period lending in these AAs.

PNC had 109 office locations and 254 ATMs, of which 208 were deposit taking, within the AAs. The bank ranked second in deposit market share with 12.87 percent. The top four competitors

¹⁸For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

included JPMorgan Chase Bank, N.A. with 117 branches and 19.36 percent market share; Fifth Third Bank with 65 branches and 6.93 percent market share; Wells Fargo Bank, N.A. with 28 branches and 4.90 percent market share; and 1st Source Bank with 60 branches and 4.61 percent market share. There were 87 additional FDIC-insured depository institutions with 750 offices within the bank's AAs.

Refer to the market profile for the state of Indiana in appendix C for detailed demographic and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Indiana

We completed a full-scope review for the Indianapolis-Carmel-Anderson, IN MSA. This AA had the largest percentage of deposits, 77.76 percent, the largest number of branches, and the largest deposit market share percentage with 16.83 percent.

Under the lending test, we placed more emphasis on small loans to businesses versus home mortgage loans. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes in the full scope AA, which limited the affordability for LMI families. PNC did not originate or purchase enough multifamily loans in this rating area to conduct a meaningful analysis. Refer to the market profile for the Indianapolis-Carmel-Anderson, IN MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Anderson, IN, MSA; Bloomington, IN MSA; Columbus, IN MSA; Elkhart-Goshen, IN MSA; Fort Wayne, IN MSA; Kokomo, IN MSA; Lafayette-West Lafayette, IN MSA; Michigan City-Laporte, IN MSA; South Bend-Mishawaka, IN MSA; and the Indiana non-metropolitan counties.

PNC did not have any branch locations in the Bloomington, IN MSA, Lafayette-West Lafayette, IN MSA, or the non-metropolitan county of Tipton. They did have at least one deposit-taking ATM in each of these AAs, which required their inclusion in our analysis.

The 2014 OMB changes affected the full-scope area of Indianapolis-Carmel-Anderson, IN MSA and the limited-scope areas of Anderson, IN MSA; Kokomo, IN MSA; and the non-metropolitan counties. OMB merged the Anderson, IN MSA into the Indianapolis-Carmel, IN MSA. As a result, analysis for Indianapolis-Carmel-Anderson, IN MSA included 2014 through 2016 data from the Anderson, IN MSA. We analyzed data from the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA for 2012 through 2013 separately. OMB also removed Tipton County from the Kokomo, IN MSA and reclassified the county as non-metropolitan. The Kokomo, IN MSA analysis included Tipton County data from 2012 through 2013. Tipton County data from 2014 through 2016 was included in the Indiana non-metropolitan area analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Indiana was outstanding. Based on a full-scope review, the bank's performance in the Indianapolis-Carmel-Anderson, IN MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. Performance in the limited scope AAs, in aggregate, was consistent with the performance in the full scope AAs. CD lending had a positive effect on the lending test rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of Indiana section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Indianapolis-Carmel-Anderson, IN MSA when considering the bank's deposits and competition. PNC ranked second out of 49 depository institutions (top 4 percent) with a deposit market share of 16.83 percent. For home purchase loans, PNC's market share of 0.80 percent ranked 29th out of 467 lenders (top 6 percent). For home improvement loans, PNC's market share of 9.38 percent ranked second out of 178 lenders (top 1 percent). For home refinance loans, PNC's market share of 2.22 percent ranked 11th out of 435 lenders (top 3 percent). For small loans to businesses, PNC's market share of 10.28 percent ranked fourth out of 133 lenders (top 3 percent). For small loans to farms, PNC's market share of 9.04 percent ranked fourth out of 35 lenders (top 11 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Indianapolis-Carmel-Anderson, IN MSA was excellent. The geographic distribution of home mortgage loans was good, small loans to businesses was excellent, and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Indiana section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans in the Indianapolis-Carmel-Anderson, IN MSA was good, and home improvement loans was excellent.

Home Purchase

PNC's geographic distribution of home purchase loans was good. For 2014 through 2016, the percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in both the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA was weaker than the performance for 2014 through 2016 due to poorer performance in both low- and moderate-income geographies but was not enough to effect the combined conclusion.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. For 2014 through 2016, the percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in these geographies and the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in the Anderson, IN MSA was not inconsistent with the performance for 2014 through 2016. Performance for 2012 through 2013 in the Indianapolis-Carmel, IN MSA was weaker than the performance for 2014 through 2016 due to poorer performance in moderate-income geographies but was not enough to effect the combined conclusion.

Home Refinance

PNC's geographic distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in both the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 6 in the state of Indiana section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Indianapolis-Carmel-Anderson, IN MSA was excellent. For 2014 through 2016, the percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded

the percentage of businesses located in these geographies and the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in the Indianapolis-Carmel, IN MSA was not inconsistent with the performance for 2014 through 2016. The performance for 2012 through 2013 in the Anderson, IN MSA was weaker than the performance for 2014 through 2016 due to poorer performance in moderate-income geographies but was not enough to effect the combined conclusion.

Small Loans to Farms

Refer to Table 7 in the state of Indiana section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Indianapolis-Carmel-Anderson, IN was adequate considering the low percentage of small farms in low-income geographies and that small farm lending was not a primary focus for the bank. For 2014 through 2016, PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms originated or purchased in moderate-income geographies was significantly below the percentage of farms located in these geographies but exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in the Indianapolis-Carmel, IN MSA and Anderson, IN MSA was weaker than the performance for 2014 through 2016. PNC did not originate or purchase any small loans to farms in both low- and moderate-income geographies during this period. The weaker performance was not enough to effect the combined conclusion.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Indianapolis-Carmel-Anderson, IN MSA was good. The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Indiana section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Indianapolis-Carmel-Anderson, IN MSA was good.

Home Purchase

PNC's borrower distribution of home purchase loans in the Indianapolis-Carmel-Anderson, IN MSA was good. For 2014 through 2016, the percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both LMI borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 in the Indianapolis-Carmel, IN MSA was not inconsistent with the performance for 2014 through 2016. Performance for the Anderson, IN MSA was stronger, due to better distribution to low-income borrowers but was not enough to effect the combined conclusion.

Home Improvement

PNC's borrower distribution of home improvement loans in the Indianapolis-Carmel-Anderson, IN MSA was good. For 2014 through 2016, the percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 for both the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA was not inconsistent with the performance for 2014 through 2016.

Home Refinance

PNC's borrower distribution of home refinance loans in the Indianapolis-Carmel-Anderson, IN MSA was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 for both the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA was not inconsistent with the performance for 2014 through 2016.

Small Loans to Businesses

Refer to Table 11 in the state of Indiana section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Indianapolis-Carmel-Anderson, IN MSA was good. For 2014 through 2016, the percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 for both the Indianapolis-Carmel, IN MSA and the Anderson, IN MSA was not inconsistent with the performance for 2014 through 2016.

Small Loans to Farms

Refer to Table 12 in the state of Indiana section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Indianapolis-Carmel-Anderson, IN MSA was good. For 2014 through 2016, the percentage of small loans to farms originated or purchased was below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 for the Indianapolis-Carmel, IN MSA was not inconsistent with the performance for 2014 through 2016. PNC did not purchase or originate enough small loans to farms in the Anderson, IN MSA for 2012 through 2013 to conduct a meaningful analysis.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Indiana section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion for the Indianapolis-Carmel-Anderson, IN MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 35 CD loans totaling almost \$97.9 million, which represented 11.94 percent of allocated tier 1 capital. By dollar volume, 42.76 percent of these loans funded community services, 35.19 percent funded revitalization and stabilization efforts, 14.10 percent funded affordable housing, and 7.95 percent funded economic development activities.

Examples of CD loans in the AA include:

- PNC provided \$15 million to support the expansion of a national fresh food manufacturer located in a low-income geography. The expansion created 342 jobs and retained 381 existing ones.
- PNC provided \$19 million to finance a nonprofit school located in a low-income neighborhood, whose purpose was to transform the lives of impoverished children, break the cycle of poverty, and build self-sufficiency. The nonprofit was a recognized provider of outstanding education to underserved populations.

In addition, PNC made two loans totaling almost \$213,000 in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. The loans were to an organization that provided funding to small businesses.

Product Innovation and Flexibility

PNC made use of innovative or flexible lending programs in order to serve the AA credit needs. During the evaluation period, PNC made 48 PNC Community Mortgage loans totaling

\$5.1 million and 154 closing assistance grants totaling \$216,000 in the Indianapolis-Carmel-Anderson, IN MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Columbus, IN MSA; Elkhart-Goshen, IN MSA; Fort Wayne, IN MSA; Kokomo, IN MSA; Michigan City-La Porte, IN MSA; South Bend-Mishawaka, IN MSA; and Indiana non-metropolitan areas was not inconsistent with the bank's overall outstanding performance under the lending test in the state of Indiana.

Performance in the Bloomington, IN MSA and Lafayette-West Lafayette, IN MSA was weaker than the bank's overall performance in the state of Indiana, due to poorer geographic and borrower distribution. The lending test performance in the limited-scope AAs did not have an effect on the bank's overall lending test rating for the state of Indiana. Refer to the Tables 1 through 13 in the state of Indiana section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Indiana is rated outstanding. Based on a full-scope review, the bank's performance in the Indianapolis-Carmel-Anderson, IN MSA was excellent. The combined performance under the service test in the limited-scope areas supported the bank's overall investment test rating for the state of Indiana.

Refer to Table 14 in the state of Indiana section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified CD investment and grants in this AA. The dollar amount of the qualified investments in the Indianapolis-Carmel-Anderson, IN MSA represented 8.64 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the credit and CD needs in the Indianapolis-Carmel-Anderson, IN MSA. PNC made seven current-period investments totaling \$46.0 million and had six remaining prior-period investments valued at almost \$6.8 million. PNC made 34 statewide and regional investments totaling \$39.0 million that directly benefited the AA. PNC provided 246 grants and donations totaling \$3.5 million that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC invested in a LIHTC project that consisted of a full rehabilitation and new construction addition of an aging school building located in Indianapolis. The complex had 65 affordable apartments for seniors with incomes ranging from 30 percent to 60 percent of the area median family income.

- PNC made a \$2.0 million investment to an organization that supported micro lending activities in the Indianapolis Assessment Area. The organization was a nonprofit microfinance institution that provided loans, savings programs, credit establishment, financial education, and other services to people living below the poverty line.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Fort Wayne, IN MSA; Lafayette IN MSA; South Bend-Mishawaka, IN MSA; and the Indiana non-metropolitan areas was not inconsistent with bank's overall outstanding performance under the investment test in the state of Indiana. In the Bloomington IN, MSA; Columbus, IN MSA; Elkhart-Goshen, IN MSA; Kokomo, IN MSA; and Michigan City-La Porte, IN MSA; the bank's performance was weaker than the bank's overall outstanding performance under the investment test in the state due to lower volumes of qualified investments. The investment test performance in the limited-scope areas supported the bank's overall investment test rating for the state of Indiana. Refer to Table 14 in the state of Indiana section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Indiana is rated outstanding. Based on a full-scope review, the bank's performance in the Indianapolis-Carmel-Anderson, IN MSA was excellent. The performance in the combined limited-scope areas supported the bank's overall service test performance.

Retail Banking Services

Refer to Table 15 in the state of Indiana section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 66 branch offices in the Indianapolis-Carmel-Anderson, IN MSA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 162 ATMs in the AA, of which 133 were deposit taking.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not open any branches in LMI geographies during the evaluation period. The bank closed

one branch in a low-income geography and six branches in a moderate-income geography. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Indianapolis-Carmel-Anderson, IN MSA. During the evaluation period, bank employees conducted 250 financial education events attended by approximately 2,600 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, 21 bank employees served in leadership roles by participating on boards and committees for 34 different organizations. Notable examples of CD services include:

- A bank employee served as a board member for an organization that preserved and revitalized houses and communities with a focus on LMI individuals and families.
- Two bank employees served as a board or committee member for an organization that provided technical assistance and financial support to LMI individuals and families, nonprofit organizations, and profit developers.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Columbus, IN MSA; Elkhart-Goshen, IN MSA; Fort Wayne, IN MSA; Kokomo, IN MSA; South Bend-Mishawaka, IN MSA; and Indiana non-metropolitan area was not inconsistent with the bank's overall outstanding performance under the service test in Indiana. Performance in the Bloomington, IN MSA; Lafayette-West Lafayette, IN MSA; and Michigan City-La Porte, IN MSA was weaker than the overall performance for the state due to poorer branch or deposit-taking ATM distributions in LMI geographies. The service test performance in the limited-scope areas did not have an effect on the bank's overall service test rating for the state of Indiana. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Kentucky

CRA Rating for Kentucky¹⁹: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was excellent and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Kentucky

PNC delineated five AAs in the state of Kentucky, which included portions of the Lexington-Fayette, KY MSA; Bowling Green, KY MSA; Elizabethtown-Fort Knox, KY MSA; and the Kentucky non-metropolitan counties of Boyle, Clay, Franklin, Knox, Laurel, Madison, and Nelson.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$1.5 billion in deposits in these AAs, which represented 0.62 percent of the bank's total deposits. The bank made 1.23 percent of its evaluation period lending in these AAs.

PNC had 33 office locations and 97 ATMs, of which 63 were deposit taking, within the AAs. The bank ranked fourth in deposit market share with 7.46 percent. The top four competitors included Branch Banking and Trust Company with 24 branches and 10.27 percent market share; JPMorgan Chase Bank, N.A. with 28 branches and 9.56 percent market share; Central Bank and Trust with 20 branches and 7.96 percent market share; and Fifth Third Bank with 17 branches and 5.83 percent market share. There were 63 additional FDIC-insured depository institutions with 330 offices within the bank's AAs.

¹⁹For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profile for the state of Kentucky in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Kentucky

We conducted a full-scope review of the Lexington-Fayette, KY MSA. This AA had the largest percentage of deposits, 47.63 percent, the largest number of branches, and the second largest percentage of deposit market share in the state, 8.10 percent. We completed limited-scope reviews in the Fayette, KY MSA; Bowling Green, KY MSA; Elizabethtown-Fort Knox, KY MSA; and the Kentucky non-metropolitan areas.

Under the lending test, we placed more emphasis on small loans to businesses versus home mortgage loans. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes in the full scope AA, which limited affordability for LMI families. PNC originated too few multifamily loans and small loans to farms in the full scope AA to conduct a meaningful analysis. Refer to the market profile for the Lexington-Fayette, KY MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

The 2014 OMB changes affected AAs in this state. OMB removed Nelson County, KY from the Louisville-Jefferson County, KY-IN MMA and classified it as a Kentucky non-metropolitan area. As a result, data from Nelson County, KY for 2014 through 2016 was included in the Kentucky non-metropolitan area analysis in the state of Kentucky. Data from Nelson County, KY for 2012 through 2013 was included in the analysis for the Louisville-Jefferson County, KY-IN MMA.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Kentucky is rated outstanding. Based on a full-scope review, the bank's performance in the Lexington-Fayette, KY MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. Performance in the limited scope AAs, in aggregate, was consistent with the performance in the full scope AAs. CD lending had a positive effect on the lending test rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of Kentucky section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Lexington-Fayette, KY MSA when considering the bank's deposits and competition. PNC ranked fourth out of 35 depository institutions (top 11 percent) with a deposit market share of 8.10 percent. For home purchase loans, PNC's market share of 0.86 percent ranked 29th out of 258 lenders (top 11 percent). For home improvement loans, PNC's market share of 7.38 percent ranked second out of 84 lenders (top 2 percent). For home refinance loans, PNC's market share of 1.76 percent ranked 13th out of 256 lenders (top 5 percent). For small loans to businesses, PNC's market share of 8.39 percent ranked fourth out of 80 lenders (top 5 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Lexington-Fayette, KY MSA was excellent. The geographic distribution of home mortgage loans was good and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Kentucky section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Lexington-Fayette, KY MSA was adequate, and home improvement and home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was below, and in moderate-income geographies near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Kentucky section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies approximated, the percentage of businesses located in those geographies. PNC's percentage of small loans to business originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Lexington-Fayette, KY MSA was good. The borrower distribution of home mortgage loans and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Kentucky section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase and home refinance loans in the Lexington-Fayette, KY MSA AA was good. The borrower distribution of home improvement loans was adequate.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of

home purchase loans originated or purchased to low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers was near to the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Kentucky section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Lexington-Fayette, KY MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Kentucky section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Lexington-Fayette, KY MSA. The level of CD lending was excellent. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made seven CD loans totaling approximately \$12.8 million, which represented 15.06 percent of allocated tier 1 capital. By dollar volume, 5.88 percent of these loans funded community services and 94.12 percent funded affordable housing.

Examples of CD lending activity in the AA include:

- PNC provided over \$100.0 million in loans to a state housing corporation of which \$12.0 million directly benefited the Lexington-Fayette, KY MSA. The corporation invests in affordable housing solutions by offering programs and services designed to develop, preserve, and sustain affordable housing throughout the state.
- PNC provided a \$350,000 line of credit to a nonprofit organization that helps people with disabilities or other disadvantages become more successful, productive, and independent. Some of the programs funded included job placement, skills evaluations, adult education, and employment for people with disabilities.

In addition, PNC made 10 loans totaling almost \$95.8 million in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. Five loans went to organizations that promote affordable housing, three loans to organizations that promote economic development, and two loans to entities that provide community services to LMI persons.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 31 PNC Community Mortgage loans totaling \$3.6 million and 37 closing cost assistance grants totaling over \$49,900 in the Lexington-Fayette, KY MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Elizabethtown-Fort Knox, KY MSA; Owensboro, KY MSA; and the Kentucky non-metropolitan areas was not inconsistent with the bank's overall outstanding performance under the lending test in Kentucky. In the Bowling Green, KY MSA, the bank's performance was weaker than the bank's overall performance in the state due to a lower level of CD lending and a weaker geographic distribution of home mortgage loans. Refer to the Tables 1 through 13 in the state of Kentucky section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Kentucky is rated high satisfactory. Based on a full-scope review, the bank's performance in the Lexington-Fayette, KY MSA was adequate. The stronger investment test performance in the limited-scope areas affected the overall investment test rating.

Refer to Table 14 in the state of Kentucky section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified investments and grants in the Lexington-Fayette, KY MSA. The dollar amount of the investments represented 5.97 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an adequate level of responsiveness to the credit and CD needs in the Lexington-Fayette, KY MSA. PNC made two current-period investment totaling \$2.2 million and had one remaining prior-period investment totaling \$160,000. PNC made seven statewide and regional investments totaling \$1.8 million that directly benefited the AA. These investments met community needs through mortgage-backed securities, a CDFI, and other investments. PNC also provided 105 grants and donations totaling over \$913,000 to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- Two investments in a CDFI totaling over \$2.1 million. The CDFI's mission was to provide individuals and families with the skills, income, and assets they need to achieve financial independence; including financing for homeownership, microenterprises, and small businesses.
- Six grants totaling \$60,000 to a nonprofit organization that provided needed programs in affordable housing, youth education, and workforce development to area residents.

In addition, PNC made one current-period investment of \$2.1 million, had one remaining prior-period investment valued at \$421,000, and made one grant totaling \$20,000 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Bowling Green, KY MSA; Elizabethtown, KY MSA; Owensboro, KY MSA; and the Kentucky non-metropolitan areas was stronger than the bank's overall high satisfactory performance in the state of Kentucky as the bank made more qualified investments in those AAs when compared to the full-scope AA. The stronger investment test performance in the limited-scope areas affected the overall investment test rating for the state of Kentucky. Refer to Table 14 in the state of Kentucky section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Kentucky is rated high satisfactory. Based on a full-scope review, the bank's performance in the Lexington-Fayette, KY MSA was excellent. The weaker service test performance in the limited-scope areas affected the bank's overall service test rating for the state of Kentucky.

Retail Banking Services

Refer to Table 15 in the state of Kentucky section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 14 branch offices in the Lexington-Fayette, KY MSA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 47 ATMs in the AA, of which 29 were deposit taking.

PNC's record of opening and closing branches had generally not affected the accessibility of its delivery systems, particularly in LMI geographies or to low- or moderate-income individuals. PNC opened one branch and closed five branches that resulted in net reductions of one branch in low-income geographies and three branches in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or low- or moderate-income geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Lexington-Fayette, KY MSA. PNC conducted 66 financial education events with 790 predominantly LMI participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

Employees were actively involved during the evaluation period, including 13 employees who participated on boards or committees of 15 different CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of directors for a program that helps the unbanked and underbanked obtain access to financial institutions. The majorities of the participants targeted for the program were from LMI families or live in LMI geographies.
- A PNC employee served on the board of directors for an organization that provided affordable housing, job training, and other supportive services for LMI families while also providing housing for the homeless.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Elizabethtown, KY MSA was stronger than the bank's overall performance under the service test due to better branch distribution. In the Bowling Green, KY MSA, Owensboro, KY MSA, and Kentucky non-metropolitan areas, the bank's performance was weaker than the bank's overall performance due to poorer branch distribution in LMI geographies. The weaker service test performance in the limited-scope areas affected the bank's overall service test rating for the state of Kentucky. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Maryland

CRA Rating for Maryland²⁰: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Maryland

PNC delineated four AAs in the state of Maryland, which included the entirety of the Baltimore-Columbia-Towson, MD MSA and the California-Lexington Park, MD MSA, a portion of the Hagerstown-Martinsburg, MD MSA and the Maryland non-metropolitan counties of Caroline, Kent, and Talbot.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$8.4 billion in deposits in these AAs, which represented 3.38 percent of the bank's total deposits. The bank made 3.34 percent of its evaluation period lending in these AAs.

PNC had 113 office locations and 282 ATMs, of which 178 were deposit taking, within the AAs. The bank ranked third in deposit market share with 11.10 percent. The top four competitors included Bank of America, N.A. with 86 branches and 25.62 percent market share; Manufacturers and Traders Trust Company with 113 branches and 21.19 percent market

²⁰For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

share; Wells Fargo Bank, N.A. with 60 branches and 9.26 percent market share; and Branch Banking and Trust Company with 95 branches and 8.67 percent market share. There were 65 additional FDIC-insured depository institutions with 372 offices within the bank's AAs.

Refer to the market profile for the state of Maryland in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Maryland

We completed a full-scope review for the Baltimore-Columbia-Towson, MD MSA. This AA had the largest percentage of deposits, 87.16 percent, the largest number of branches, and the second largest percentage deposit market share in the state, 10.44 percent.

We placed more emphasis on small loans to businesses versus home mortgage loans. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Baltimore-Columbia-Towson, MD MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the California-Lexington Park, MD MSA; Hagerstown-Martinsburg, MD-WV MSA; and the Maryland non-metropolitan counties.

The 2014 OMB changes affected the limited-scope areas of the California-Lexington Park, MD, MSA and the Maryland non-metropolitan areas. OMB reclassified the non-metropolitan county of St. Mary's as an MSA. As a result, analysis for the California-Lexington Park, MD, MSA included data for 2014 through 2016 only. Data from St. Mary's county for 2012 through 2013 was included in the Maryland non-metropolitan area analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MARYLAND

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Maryland is rated high satisfactory. Based on full-scope review of the Baltimore-Columbia-Towson, MD MSA the bank's performance was good considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of Maryland section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected good responsiveness to area credit needs in the Baltimore-Columbia-Towson, MD MSA when considering the bank's deposits and competition. PNC ranked third out of 57 depository institutions (top 6 percent) with a deposit market share of 10.44 percent. For home purchase loans, PNC's market share of 0.83 percent ranked 32nd out of 486 lenders (top 7 percent). For home improvement loans, PNC's market share of 5.26 percent ranked fifth out of 222 lenders (top 3 percent). For home refinance loans, PNC's market share of 1.49 percent ranked 14th out of 510 lenders (top 3 percent). For multifamily lending, the bank ranked 42nd out of 54 lenders with a 0.55 percent market share (top 78 percent). For loans to small businesses, PNC's market share of 6.42 percent ranked sixth out of 152 lenders (top 4 percent). For small loans to farms, PNC's market share of 6.51 percent ranked fifth out of 20 lenders (top 25 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Baltimore-Columbia-Towson, MD MSA was good. The geographic distribution of home mortgage loans and small loans to farms was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Maryland section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Baltimore-Columbia-Towson, MD MSA was adequate, home improvement loans was very poor, home refinance loans was good, and multifamily loans was poor.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was well below, in and moderate-income geographies was below, the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was near to the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was very poor. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was well below, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was poor. The percentage of multifamily loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was significantly below, the percentage of multifamily units in those geographies. PNC's percentage of multifamily loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was well below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Maryland section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Baltimore-Columbia-Towson, MD MSA was good. The percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies approximated, the percentage of business located in those geographies. PNC's percentage of small loans to business originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Maryland section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Baltimore-Columbia-Towson, MD MSA was adequate. The percentage of small loans to farms in low-income geographies was significantly below, and in moderate-income geographies exceeded, the percentage of farms located in those geographies. The percentage of small loans to farms in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Baltimore-Columbia-Towson, MD MSA was adequate. The borrower distribution of home mortgage loans was good, and small loans to businesses and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Maryland section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Baltimore-Columbia-Towson, MD MSA was good. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Baltimore-Columbia-Towson, MD MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Maryland section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Maryland section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Maryland section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Baltimore-Columbia-Towson, MD MSA. The level of CD lending was excellent. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 62 loans totaling \$210.4 million, which represented 24.86 percent of allocated tier 1 capital. By dollar volume, 42.75 percent of these loans funded affordable housing, 34.36 percent funded community services, and 22.89 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC originated a \$1.2 million loan to fund the development of a 69-unit apartment complex that targeted families making 60 percent or less of area median income.
- PNC originated a \$6.5 million loan to fund the acquisition and renovation of a 99-unit apartment building targeted to senior citizens eligible for section-8 housing assistance.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 83 PNC Community Mortgage loans totaling \$13.8 million and 321 closing cost assistance grants totaling \$529,000 in the Baltimore-Columbia-Towson, MD MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Hagerstown-Martinsburg, MD MSA; California-Lexington Park, MD MSA; and the Maryland non-metropolitan areas was weaker than the bank's overall performance in the state due to lower levels of CD lending. The weaker performance in the limited-scope areas had a neutral effect on the overall lending test conclusion.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Maryland is rated outstanding. Based on a full-scope review, the bank's performance in the Baltimore-Columbia-Towson, MD MSA was excellent. The combination of the positive broader statewide and regional investments with the weaker performance in the limited-scope areas had an overall neutral effect on the bank's overall investment test rating for the state of Maryland.

Refer to Table 14 in the state of Maryland section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in in the Baltimore-Columbia-Towson, MD MSA. The dollar amount of the qualified investments represented 9.55 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Baltimore-Columbia-Towson, MD MSA. PNC made 26 current-period investments totaling almost \$57.1 million and had 12 remaining prior-period investment valued at \$10.8 million. PNC made two statewide and regional investments totaling over \$7.9 million that directly benefited the AA. PNC provided 407 grants and donations totaling over \$5.0 million that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC invested \$18.3 million in a LIHTC project that rehabilitated a 227-unit apartment building where units were restricted to elderly and disabled renters who make less than 60 percent of the area median family income.
- PNC provided a \$2 million investment in a CDFI whose mission was to build wealth and opportunity for low-income persons and geographies through the promotion of socially and environmentally responsible development. This included making loans and investments to support community-serving developments; by directly developing affordable housing; and by providing research, data, and analysis to support community revitalization efforts.

In addition, PNC made two current-period investments of \$32.8 million and two grants totaling \$7,600 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. These investments had a positive effect on the bank's overall investment test performance in the state of Maryland.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the California-Lexington Park, MD MSA; Hagerstown-Martinsburg, MD MSA; and the Maryland non-metropolitan areas was weaker than the bank's overall outstanding performance under the investment test in the state due to lower volumes of qualified investments. The investment test performance in the limited-scope areas had a neutral effect on the bank's overall investment test rating for the state of Maryland. Refer to Table 14 in the state of Maryland section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Maryland is rated high satisfactory. Based on a full-scope review, the bank's performance in the Baltimore-Columbia-Towson, MD MSA was good. PNC's combined performance in the limited-scope areas had a neutral effect on the bank's overall service test performance for the state of Maryland.

Retail Banking Services

Refer to Table 15 in the state of Maryland section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels through the AA. The bank operated 97 branch offices in the Baltimore-Columbia-Towson, MD MSA. The bank's distribution of branches in both low- and moderate-income geographies was below the percentage of population living within those geographies. When considering eight adjacent-serving branches, four serving low-income geographies and four serving moderate-income geographies, the distribution exceeded the percentage of the population in low-income geographies and was near to the percentage of population in moderate-income geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 230 ATMs in the AA, of which 148 were deposit taking. PNC provided data that indicated 65.5 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 6.8 percent from the start of the evaluation period.

PNC's record of opening and closing branches improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened 11 branches and closed 14 branches during the evaluation period. This resulted in a net increase of two branches in low-income geographies and two branches in moderate-income geographies.

The bank's hours and services were tailored to the convenience and needs of its AA, particularly LMI individuals or LMI geographies. PNC maintained extended business hours at many branch offices and offered traditional banking products and services at all branch locations in the AA. Some branches located in LMI geographies offer extended hours on Sundays.

Community Development Services

PNC provided a high level of CD services in the Baltimore-Columbia-Towson, MD MSA. PNC conducted over 370 financial education events with over 6,400 predominantly LMI participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

Employees were actively involved during the evaluation period, including 41 employees who served on boards or committees of 62 CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of a public foundation that provided grants to nonprofit organizations in support of projects and initiatives that work toward better health and wealth outcomes for LMI individuals, families, and children.
- A PNC employee served on the board for a CDFI that provided CD loans for property acquisition and renovation. Their primary purpose was to provide these services to support broad economic development activity in targeted revitalization areas of Baltimore.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Maryland non-metropolitan areas was stronger than the bank's overall performance due to better branch distribution. In the California-Lexington Park, MD MSA and Hagerstown-Martinsburg, MD MSA, the bank's performance was weaker due to poorer branch distributions. The service test performance in the limited-scope areas had a neutral effect on the bank's overall service test rating for the state of Maryland. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Michigan

CRA Rating for Michigan: Outstanding

The lending test is rated: Outstanding
The investment test is rated: High Satisfactory
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in providing services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Michigan

PNC delineated 15 AAs in the state of Michigan, which included portions of the Warren-Troy-Farmington Hills, MI MD and the Grand Rapids-Wyoming MSA; the entirety of the Detroit-Warren-Dearborn, MI MD; Ann Arbor, MI MSA; Battle Creek, MI MSA; Bay City, MI MSA; Flint, MI MSA; Jackson, MI MSA; Kalamazoo-Portage, MI MSA; Lansing-East Lansing, MI MSA; Midland, MI MSA; Monroe, MI MSA; Muskegon, MI MSA; Saginaw, MI MSA; and the non-metropolitan counties of Allegan, Alpena, Antrim, Branch, Cheboygan, Clare, Emmet, Gladwin, Grand Traverse, Gratiot, Isabella, Iosco, Manistee, Mason, Montmorency, Ogemaw, Shiawassee, and Tuscola.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$17.3 billion in deposits in these AAs, which represented 6.97 percent of the bank's total deposits. The bank made 8.32 percent of its evaluation period lending in these AAs.

PNC had 195 office locations and 718 ATMs, of which 299 were deposit taking, within the AAs. The bank ranked third in deposit market share with 9.48 percent. The top four competitors included JPMorgan Chase, N.A. with 223 branches and 22.37 percent market share; Comerica Bank with 213 branches and 14.74 percent market share; Bank of America, N.A. with 127 branches and 9.07 percent market share; and Fifth Third Bank with 181 branches and 7.84

percent market share. There were 95 additional FDIC-insured depository institutions with 1,224 offices within the bank's AAs.

Refer to the market profile for the state of Michigan in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Michigan

We completed a full-scope review for Detroit-Warren-Dearborn, MI MSA that consisted of the Warren-Troy-Farmington Hills, MI MD and the Detroit-Dearborn-Livonia, MI MD. We combined data from both MDs at the MSA level and conducted a full-scope review of the entire MSA. This combined AA had the largest percentage of deposits, 68.18 percent, the largest number of branches, and was in the middle of the deposit market share percentages in the state with 9.86 percent.

We placed more emphasis on small loans to businesses versus home mortgage loans. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for LMI families. Refer to the market profile for Detroit-Warren-Dearborn, MI MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Ann Arbor, MI MSA; Battle Creek, MI MSA; Bay City, MI MSA; Flint, MI MSA; Grand Rapids-Wyoming, MI MSA; Holland-Grand Haven, MI MSA; Jackson, MI MSA; Kalamazoo-Portage, MI MSA; Lansing-East Lansing, MI MSA; Midland, MI MSA; Monroe, MI MSA; Muskegon, MI MSA; Saginaw, MI MSA; and the Michigan non-metropolitan counties.

PNC did not have any branch locations in the Michigan non-metropolitan counties of Gratiot and Tuscola. They did have at least one deposit taking ATM in each county, which required their inclusion in our analysis.

The 2014 OMB changes affected the limited-scope areas of Grand Rapids-Wyoming, MI MSA and Holland-Grand Haven, MI MSA. OMB combined these two MSAs. As a result, analysis for Grand Rapids-Wyoming, MI MSA included 2014 through 2016 data from the Holland-Grand Haven, MI MSA. We analyzed data from Holland-Grand Haven, MI MSA for 2012 through 2013 separately. The changes also affected the limited-scope areas of the Midland, MI MSA and the Michigan non-metropolitan areas. OMB reclassified the non-metropolitan county of Midland as an MSA. As a result, analysis for the Midland, MI MSA included data for 2014 through 2016 only. Data from Midland County for 2012 through 2013 was included in the Michigan non-metropolitan area analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MICHIGAN

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Michigan is rated outstanding. Based on a full-scope review, the bank's performance in the Detroit-Warren-Dearborn, MI MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. The combination of the positive broader statewide and regional CD lending activity with the weaker performance in the limited-scope areas resulted in an overall neutral effect on the bank's overall lending test rating for the state of Michigan.

Lending Activity

Refer to Table 1 Lending Volume in the state of Michigan section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Detroit-Warren-Dearborn, MI MSA when considering the bank's deposits and competition. PNC ranked fourth out of 48 depository institutions (top 9 percent) with a deposit market share of 9.86 percent. For home purchase loans, PNC's market share of 0.94 percent ranked 27th out of 467 lenders (top 6 percent). For home improvement loans, PNC's market share of 5.12 percent ranked third out of 226 lenders (top 2 percent). For home refinance loans, PNC's market share of 2.05 percent ranked eighth out of 463 lenders (top 2 percent). For multifamily lending, the bank ranked fifth out of 104 lenders with a 3.63 percent market share (top 5 percent). For small loans to businesses, PNC's market share of 5.62 percent ranked seventh out of 151 lenders (top 5 percent). For small loans to farms, PNC's market share of 2.61 percent ranked eighth out of 18 lenders (top 45 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Detroit-Warren-Dearborn, MI MSA was good. The geographic distribution of home mortgage loans and small loans to farms was adequate, and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Michigan section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the Detroit-Warren-Dearborn, MI MSA was adequate, and multifamily loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies approximated the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies, but exceeded the aggregate percentage of all reporting lenders. Quicken Loans, headquartered in Detroit, dominated the market with a 19.60 percent market share in low-income geographies and a 19.04 percent market share in moderate-income geographies. Additionally, there was significant competition from other non-depository mortgage lenders in this market. Considering the competition and PNC's lending exceeded the aggregate percentage of all reporting lenders, we considered PNC's performance adequate.

Multifamily

PNC's geographic distribution of multifamily loans was good. The percentage of multifamily loans originated or purchased in low-income geographies was near to, and in moderate-income geographies was below, the percentage of multifamily units in those geographies. PNC's percentage of multifamily loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders

Small Loans to Businesses

Refer to Table 6 in the state of Michigan section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Detroit-Warren-Dearborn, MI MSA was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Michigan section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Detroit-Warren-Dearborn, MI MSA was adequate considering the low percentage of small farms in low- and moderate-income geographies and that small farm lending was not a primary focus for the bank. PNC originated 21 small loans to farms during the evaluation period, none of which were in low- or moderate-income geographies.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the MSAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in Detroit-Warren-Dearborn, MI MSA was good. The borrower distribution of home mortgage loans, small loans to businesses and small loans to farms was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Michigan section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Detroit-Warren-Dearborn, MI MSA was good. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for LMI families. Refer to the market profile for the Detroit-Warren-Dearborn, MI MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of

home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers approximated, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Michigan section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Detroit-Warren-Dearborn, MI MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA, but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Michigan section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Detroit-Warren-Dearborn, MI MSA was good. The percentage of small loans to farms originated or purchased was below the percentage of small farms in the AA, but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Michigan section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Detroit-Warren-Dearborn, MI MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 33 CD loans totaling \$231.2 million, which represented 20.63 percent of allocated tier 1 capital. By dollar volume, 75.80 percent of these loans funded community services, 19.48 percent funded affordable housing, and 4.72 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC provided a \$6.1 million bridge loan for a 120-unit affordable housing project in Westland, Michigan. The units were restricted to seniors with incomes at or below 60 percent of the area median family income.
- PNC provided a \$2.5 million loan to rehabilitate a vacant apartment building located in Detroit, Michigan. The project contained 27 one-bedroom units and targeted adults who were chronically homeless, suffered from mental illness or substance abuse, and included a focus on veterans. The units were restricted to household with incomes at or below 60 percent of the area median family income.

In addition, PNC made six CD loans totaling almost \$27.9 million to entities in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. Four loans were to an organization that provided funding for affordable housing and two to an organization that provided funding to revitalize and stabilize LMI areas.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 11 PNC Community Mortgage loans totaling \$580,000 and 87 closing cost assistance grants totaling \$113,300 in the Detroit-Warren-Dearborn, MI MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Grand Rapids-Wyoming, MI MSA; Jackson, MI MSA; and Muskegon, MI MSA was not inconsistent with the bank's overall outstanding performance under the lending test in Michigan. In all remaining limited-scope areas, the bank's performance was weaker than the bank's overall performance in the state. In the Battle Creek, MI MSA, the weaker performance was due to poorer borrower distribution and lower levels of CD lending. In the Ann Arbor, MI MSA; Monroe, MI MSA; and Saginaw, MI MSA; the weaker performance was due to poorer geographic distribution and lower levels of CD lending. In the Flint, MI MSA, the weaker performance was due to poorer borrower distribution. And in the Bay City, MI MSA; Holland-Grand Haven, MI MSA; Kalamazoo-Portage, MI MSA; Lansing-East Lansing, MI MSA; Midland, MI MSA; and the Michigan non-metropolitan areas, the weaker performance was due to lower levels of CD lending. The weaker combined lending test performance in the limited-scope AAs affected the bank's overall lending test rating for the state of Michigan. Refer to the Tables 1 through 13 in the state of Michigan section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Michigan is rated high satisfactory. Based on a full-scope review, the bank's performance in the Detroit-Warren-Dearborn, MI MSA was excellent. The weaker investment test performance in the limited-scope AAs affected the bank's overall investment test rating for the state of Michigan.

Refer to Table 14 in the state of Michigan section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in the Detroit-Warren-Dearborn, MI MSA. The dollar amount of the qualified investments represented 16.12 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the credit and CD needs in the Detroit-Warren-Dearborn, MI MSA. PNC made 18 current-period investments totaling almost \$110.9 million and had 22 remaining prior-period investments valued at \$29.0 million. PNC made 56 statewide and regional investments totaling \$72.3 million that directly benefited the AA. PNC also provided 382 grants and donations totaling almost \$7.8 million that promote economic development in LMI communities, support affordable housing development, and provide community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC invested \$4.0 million in a LIHTC project that rehabilitated a building consisting of 27 one-bedroom units targeted to homeless adults, people who suffer from mental illness or substance abuse, and included a focus on veterans. The LIHTC tax credit allocation requires all of the subject's units to target households at or below 60 percent of the area median family income.
- PNC provided a \$10.1 million investment to a community organization that worked to strengthen the community by connecting people to housing resources. PNC's investment went to construct an affordable housing project that targeted families with incomes from 30 percent to 60 percent of the area median family income.

In addition, PNC made three current-period investments totaling over \$10.1 million, had two remaining prior-period investments valued at almost \$2,000, and made one grant totaling \$1,000 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Grand Rapids-Wyoming, MI MSA and the Midland, MI MSA was stronger than the bank's overall high satisfactory performance under the investment test in the state of Michigan due to

higher volumes of investment activity. Performance in the Kalamazoo-Portage, MI MSA was not inconsistent with the overall investment test rating. In the Ann Arbor MI, MSA; Battle Creek, MI MSA; Bay City MI, MSA; Flint, MI MSA; Holland-Grand Haven, MI MSA; Jackson, MI MSA; Lansing-East Lansing, MI MSA; Monroe, MI MSA; Muskegon, MI MSA; Saginaw, MI MSA; and the Michigan non-metropolitan areas, the bank's performance was weaker than the bank's overall performance under the investment test in the state due to lower volumes of qualified investments. The investment test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of Michigan. Refer to Table 14 in the state of Michigan section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Michigan is rated high satisfactory. Based on a full-scope review, the bank's performance in the Detroit-Warren-Dearborn, MI MSA was excellent. The weaker service test performance in the limited-scope AAs affected the bank's overall service test rating for the state of Michigan.

Retail Banking Services

Refer to Table 15 in the state of Michigan section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 87 branch offices in the Detroit-Warren-Dearborn, MI MSA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of the population living within those geographies. When considering nine adjacent-serving branches serving moderate-income geographies, the distribution exceeded the percentage of population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 250 ATMs in the AA, of which 138 were deposit taking. PNC provided data that indicated 58.3 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 12.3 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened three branches during the evaluation period, one of which was located in a low-income geography and one located in a moderate-income geography. The bank closed 18 branches, four of which were located in moderate-income geographies. The closures were the result of

branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Detroit-Warren-Dearborn, MI MSA. During the evaluation period, bank employees conducted over 800 financial education events attended by over 13,450 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, 71 bank employees served in leadership roles for 93 different CD organizations by participating in boards and committees. Notable examples of CD services include:

- A bank employee served as a board or committee member for an organization that provided social services targeted to LMI individuals and focused on maintaining and supporting traditional family units and improving quality of life.
- Five bank employees served as a board or committee member for an organization that supported a hunger-free community by providing LMI individuals and families with access to sufficient, nutritious food, and related resources.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bay City, MI MSA; Grand Rapids-Wyoming, MI MSA; Lansing-East Lansing, MI MSA; Monroe, MI MSA; Muskegon, MI MSA; and Michigan non-metropolitan areas was not inconsistent with the bank's overall high satisfactory performance under the service test in the state of Michigan. The bank's performance in the Kalamazoo-Portage, MI MSA was stronger than the bank's overall performance due to better branch distribution in LMI geographies. Performance in the Ann Arbor, MI MSA; Battle Creek, MI MSA; Flint, MI MSA; Jackson, MI MSA; Midland, MI MSA; Saginaw, MI MSA; areas was weaker than the overall performance for the state due to poorer branch or deposit-taking ATM distribution or branch closures. PNC's combined performance in the limited-scope areas had an effect on the bank's overall service test and support the overall high satisfactory rating for the state of Michigan.

State of New Jersey

CRA Rating for New Jersey²¹: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was adequate and borrower distribution was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in New Jersey

PNC delineated four AAs in the state of New Jersey, which included the entirety of the Atlantic City-Hammonton, NJ MSA; Ocean City, NJ MSA; Trenton-Ewing, NJ MSA; and Vineland-Bridgeton, NJ MSA.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$2.9 billion in deposits in these AAs, which represented 1.15 percent of the bank's total deposits. The bank made 1.10 percent of its evaluation period lending in these AAs.

PNC had 37 office locations and 191 ATMs, of which 60 were deposit taking, within the AAs. The bank ranked fourth in deposit market share with 10.73 percent. The top four competitors included Bank of America, N.A. with 35 branches and 17.29 percent market share; Wells Fargo Bank, N.A. with 29 branches and 11.43 percent market share; TD Bank, N.A. with 26

²¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

branches and 11.40 percent market share; and Branch Banking and Trust Company with 13 branches and 5.12 percent market share. There were 37 additional FDIC-insured depository institutions with 169 offices within the bank's AAs.

Refer to the market profile for the state of New Jersey in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in New Jersey

We completed a full-scope review for the Trenton-Ewing, NJ MSA. This AA had the largest percentage of deposits, 75.32 percent, the largest number of branches, and the largest percentage of market share in the state.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC did not originate or purchase enough multifamily loans or small loans to farms in the full-scope area to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for LMI families. Refer to the market profile for Trenton-Ewing, NJ MSA in appendix C for additional information on housing costs and median income. Refer to the scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Atlantic City-Hammonton, NJ MSA; Ocean City, NJ MSA; and the Vineland-Bridgeton, NJ MSA. The 2014 OMB changes did not affect any of the AAs in the state.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW JERSEY

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of New Jersey is rated high satisfactory. Based on full-scope review of the Trenton-Ewing, NJ MSA the bank's performance was good considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the state of New Jersey section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Trenton-Ewing, NJ MSA when considering the bank's deposits and competition. PNC ranked third out of 27 depository institutions (top 11 percent) with a deposit market share of 13.94 percent. For home purchase loans, PNC's market share of 2.54 percent ranked sixth out of 282 lenders (top 2 percent). For home improvement loans, PNC's market share of 12.37 percent ranked second out of 87 lenders (top 2 percent). For home refinance loans, PNC's market share of 4.69 percent ranked third out of 298 lenders (top 1 percent). For small loans to businesses, PNC's market share of 9.35 percent ranked second out of 94 lenders (top 2 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Trenton-Ewing, NJ MSA was adequate. The geographic distribution of home mortgage loans was poor and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of New Jersey section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home mortgage loans in the Trenton-Ewing, NJ MSA was poor. PNC's geographic distribution of home purchase loans and home refinance loans was poor, and home improvement loans was adequate.

Home Purchase

PNC's geographic distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies well below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was well below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was poor. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was significantly below the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of New Jersey section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Trenton-Ewing, NJ MSA was adequate. The percentage of small loans to businesses originated or purchased in low-income geographies was well below, and in moderate-income geographies approximated, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Trenton-Ewing, NJ MSA was good. The borrower distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of New Jersey section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home mortgage loans in the Trenton-Ewing, NJ MSA was adequate. PNC's borrower distribution of home purchase and home improvement loans was good, and home refinance loans was adequate. We considered housing costs in relation to the median family incomes in the MSA, which limited the affordability for low- and moderate-income families. Refer to the market profile for the Trenton-Ewing, NJ MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was near to, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of New Jersey section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Trenton-Ewing, NJ MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA, but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of New Jersey section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Trenton-Ewing, NJ MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 15 loans totaling \$26.5 million, which represented 10.63 percent of allocated tier 1 capital. By dollar volume, 35.46 percent of these loans funded revitalization and stabilization efforts, 34.89 percent funded affordable housing, 22.11 percent funded community services, and 7.54 percent funded economic development activities.

Examples of loans in the AA include:

- PNC provided a \$9.3 million loan for a LIHTC project that preserved 355 affordable housing units for seniors. All the units were restricted to low-income households with income at or below 60 percent of the median family income.
- PNC provided a \$7.0 million loan to finance the construction of a nursing education center within a public institution of higher education, which was part of a redevelopment plan. The project benefited a low-income geography by creating economic vitality and serving as a gateway to further revitalization efforts.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 45 PNC Community Mortgage loans totaling approximately \$7.0 million and 56 closing cost assistance grants totaling almost \$78,400 in the Trenton-Ewing, NJ MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Atlantic City-Hammonton, NJ MSA; Ocean City, NJ MSA; and Vineland-Bridgeton, NJ MSA was not inconsistent with the bank's overall high satisfactory performance under the lending test in New Jersey.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of New Jersey is rated high satisfactory. Based on a full-scope review, the bank's performance in the Trenton-Ewing, NJ MSA was excellent. The weaker combined investment test performance in the limited-scope AAs affected the bank's overall investment test rating for the state of New Jersey.

Refer to Table 14 in the state of New Jersey section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants, at times in leadership positions. The dollar amount of the investments in the Trenton-Ewing, NJ MSA represented 8.10 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the credit and CD needs in the Trenton-Ewing, NJ MSA. PNC made one current-period investment totaling \$17.6 million. PNC made two statewide and regional investments totaling \$318,000 that directly benefited the AA. These investments met community needs through a LIHTC and other investments. PNC also provided 149 grants and donations totaling almost \$2.3 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- A \$17.6 million LIHTC investment in an affordable housing project that consisted of 538 units for persons making less than 60 percent of the area median family income that were over 62 years of age or disabled.
- Six grants totaling \$25,500 to a nonprofit organization with a mission to end homelessness. The organization worked to provide the skills and opportunities to ensure adequate incomes, and to increase the availability of adequate, affordable housing.

PNC also made ten grants or donations totaling \$256,000 to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Atlantic City, NJ MSA; Ocean City, NJ MSA; and Vineland-Bridgetown, NJ MSA was weaker than the bank's overall high satisfactory performance in the state of New Jersey as the bank made fewer qualified investments in these AAs. The investment test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of New Jersey. Refer to Table 14 in the state of New Jersey section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of New Jersey is rated high satisfactory. Based on a full-scope review, the bank's performance in the Trenton-Ewing, NJ MSA was good. PNC's performance in the limited-scope areas support the bank's overall service test performance rating for the state of New Jersey.

Retail Banking Services

Refer to Table 15 in the state of New Jersey section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to all portions of the AA. The bank operated 24 branch offices in the Trenton-Ewing, NJ MSA. The bank's distribution of branches in low-income geographies was below, and in moderate-income geographies was near to, the percentage of the population living within those geographies. When considering the one branch serving an adjacent moderate-income geography, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking

services to both retail and business customers in LMI geographies. PNC had 81 ATMs in the AA, of which 41 were deposit taking. PNC provided data that indicated 66.9 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 12.8 percent from the start of the evaluation period.

PNC's record of opening and closing of branches improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC did not close any branches in LMI geographies and opened one branch in a low-income geography during the evaluation period.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Trenton-Ewing, NJ MSA. During the evaluation period, bank employees conducted 140 financial education events attended by approximately 1,250 participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations.

In addition, 12 bank employees served in leadership roles for 19 different CD organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board member for a school whose mission was to provide quality preschool education and childcare to LMI families in need.
- A bank employee served as a board member for an organization that provided affordable housing and housing assistance to LMI individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Atlantic City-Hammonton, NJ MSA and Vineland-Bridgeton, NJ MSA was not inconsistent with the bank's overall high satisfactory performance under the service test in New Jersey. In the Ocean City, NJ MSA the bank's performance was weaker than the overall performance for the state due to poorer branch distribution. PNC's performance in the limited-scope areas support the bank's overall service test performance rating for the state of New Jersey.

State of North Carolina

CRA Rating for North Carolina²²: Satisfactory

The lending test is rated: High Satisfactory
The investment test is rated: High Satisfactory
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was excellent and borrower distribution was adequate.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in North Carolina

PNC delineated 15 AAs in the state of North Carolina. This included the entirety of the Burlington, NC MSA; Fayetteville, NC MSA; Goldsboro, NC MSA; Greenville, NC MSA; Jacksonville, NC MSA; Rocky Mount, NC MSA; and Wilmington, NC MSA; portions of the Asheville, NC MSA; Durham-Chapel Hill, NC MSA; Greensboro-High Point, NC MDA; Hickory-Lenoir-Morganton, NC MSA; New Bern, NC MSA; Raleigh, NC MSA, and Winston-Salem, NC MSA. This also included the North Carolina non-metropolitan counties of Anson, Carteret, Cherokee, Chowan, Cleveland, Columbus, Dare, Granville, Halifax, Harnett, Hertford, Lee, Lenoir, Macon, Martin, Moore, Northampton, Pasquotank, Perquimans, Richmond, Robeson, Rutherford, Sampson, Scotland, Surry, Transylvania, Vance, Washington, Watauga, Wilson, and Yancey.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$7.2 billion in deposits in these AAs, which represented 2.90 percent of the bank's total deposits. The bank made 3.75 percent of its evaluation period lending in these AAs.

²²For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

PNC had 127 office locations and 384 ATMs, of which 181 were deposit taking, within the AAs. The bank ranked fifth in deposit market share with 5.44 percent. The top four competitors included Branch Banking and Trust Company with 243 branches and 34.44 percent market share; Wells Fargo Bank, N.A. with 220 branches and 16.13 percent market share; First Citizens Bank and Trust Company with 163 branches and 8.15 percent market share; and Bank of America, N.A. with 99 branches and 6.59 percent market share. There were 75 additional FDIC-insured depository institutions with 794 offices within the bank's AAs.

Refer to the market profile for the state of North Carolina in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in North Carolina

We completed a full-scope review for the Raleigh, NC MSA. This AA had the largest percentage of deposits, 32.59 percent, the second largest number of branches, and the fourth largest deposit market share percentage with 8.62 percent.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC did not originate or purchase enough multifamily loans in the full-scope area to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Raleigh, NC MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Asheville, NC MSA; Burlington, NC MSA; Durham-Chapel Hill, NC MSA; Fayetteville, NC MSA; Goldsboro, NC MSA; Greensboro-High Point, NC MDA; Greenville, NC MSA; Hickory-Lenoir-Morganton, NC MSA; Jacksonville, NC MSA; New Bern, NC MSA; Rocky Mount, NC MSA; Wilmington, NC MSA; Winston-Salem, NC MSA; and the North Carolina non-metropolitan counties of Anson, Carteret, Cherokee, Chowan, Cleveland, Columbus, Dare, Granville, Halifax, Harnett, Hertford, Lee, Lenoir, Macon, Martin, Moore, Northampton, Pasquotank, Perquimans, Richmond, Robeson, Rutherford, Sampson, Scotland, Surry, Transylvania, Vance, Washington, Watauga, Wilson and Yancey.

PNC did not have any branch locations in Madison County in the Asheville, NC MSA or the non-metropolitan county of Washington. They did have at least one deposit-taking ATM in these areas, which required their inclusion in our analysis.

The 2014 OMB changes affected the limited-scope areas of New Bern, NC MSA; Wilmington, NC MSA; and the North Carolina non-metropolitan areas. OMB reclassified the non-metropolitan county of Craven as the New Bern, NC MSA. As a result, analysis for the New Bern, NC MSA included data for 2014 through 2016 only. Data from Craven County for 2012 through 2013 was included in the non-metropolitan area analysis. OMB added Brunswick County, NC from the Wilmington, NC MSA to the former Myrtle Beach-North Myrtle Beach-

Conway, SC MSA to create a new MMA. As a result, Wilmington, NC MSA analysis included Brunswick County data from 2012 through 2013. Brunswick County data from 2014 through 2016 was included in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA analysis. OMB removed Anson County, NC from the Charlotte-Concord-Gastonia, NC-SC MMA and classified it as a non-metropolitan area. OMB added non-metropolitan Iredell County, NC to the Charlotte-Concord-Gastonia, NC-SC MMA. As a result, data from Anson County for 2014 through 2016 and Iredell County for 2012 through 2013 was included in the North Carolina non-metropolitan area analysis. The analysis for Charlotte-Concord-Gastonia, NC-SC MMA included 2012 through 2013 data for Anson County and 2014 through 2016 data for Iredell County. Finally, OMB removed the North Carolina non-metropolitan county of Gates and added it to the Virginia Beach-Norfolk-Newport News, VA-NC MMA. As a result, the Virginia Beach-Norfolk-Newport News, VA-NC MMA analysis included data from Gates County for 2014 through 2016 data. Data from Gates County from 2012 through 2013 was included in the North Carolina non-metropolitan AA analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of North Carolina is rated high satisfactory. Based on full-scope review of the Raleigh, NC MSA the bank's performance was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test rating. The weaker combined lending test performance in the limited-scope AAs affected the bank's overall lending test rating for the state of North Carolina.

Lending Activity

Refer to Table 1 Lending Volume in the state of North Carolina section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Raleigh, NC MSA when considering the bank's deposits and competition. PNC ranked fifth out of 31 depository institutions (top 17 percent) with a deposit market share of 8.62 percent. For home purchase loans, PNC's market share of 0.75 percent ranked 35th out of 453 lenders (top 8 percent). For home improvement loans, PNC's market share of 4.20 percent ranked fifth out of 148 lenders (top 4 percent). For home refinance loans, PNC's market share of 1.11 percent ranked 18th out of 411 lenders (top 5 percent). For loans to small businesses, PNC's market share of 3.25 percent ranked 10th out of 115 lenders (top 9 percent). For small loans to farms, PNC's market share of 3.80 percent ranked sixth out of 20 lenders (top 30 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Raleigh, NC MSA was excellent. The geographic distribution of home mortgage loans was good, and small loans to businesses and small loans to farms was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of North Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home improvement loans in the Raleigh, NC MSA was adequate, and home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in these geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of North Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Raleigh, NC MSA was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded both the percentage of business located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of North Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Raleigh, NC MSA was excellent. The percentage of small loans to farms in both low- and moderate-income geographies exceeded both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Raleigh, NC MSA was adequate. The borrower distribution of home mortgage loans and small loans to farms was good. The borrower distribution of small loans to businesses was poor.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of North Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Raleigh, NC MSA was good. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for low- and moderate-income families. Refer to the market profile for the Raleigh, NC MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers was exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was below, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's

percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of North Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Raleigh, NC MSA was poor. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the MSA and below the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of North Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Raleigh, NC MSA was good. The percentage of small loans to farms originated or purchased was below the percentage of small farms in the MSA and exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of North Carolina section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Raleigh, NC MSA. The level of CD lending was excellent. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made seven loans totaling \$34 million, which represented 12.54 percent of allocated tier 1 capital. By dollar volume, 66.72 percent of these loans funded revitalization and stabilization efforts, 23.72 percent funded affordable housing, 5.88 percent funded economic development activities, and 3.68 percent funded community services.

Examples of CD loans in the MSA include:

- PNC originated a \$4.3 million loan to support the redevelopment of a public housing development. The development will include 160 public-housing units and 132 affordable market-rate units.
- PNC originated a \$3.8 million loan to support the construction of a 64-unit housing development that targeted families with incomes of 60 percent or less of the area median income.

In addition, PNC made four CD loans totaling over \$13.7 million to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. Two of these loans went to a CDFI to promote small businesses and farms, one helped provide affordable housing, and one went to an organization that provided community services to LMI persons.

Product Innovation and Flexibility

PNC used innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 21 PNC Community Mortgage loans totaling almost \$3.0 million and 116 closing cost assistance grants totaling over \$176,000 in the Raleigh, NC MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Asheville, NC MSA; Fayetteville, NC MSA; Greensboro-High Point, NC MSA; Greenville, NC MSA; New Bern, NC MSA; Rocky Mount, NC MSA; Winston-Salem, NC MSA; Wilmington, NC MSA; and the North Carolina non-metropolitan areas was not inconsistent with the bank's overall high satisfactory performance under the lending test in North Carolina.

In the Durham-Chapel Hill, NC MSA and Hickory-Lenoir-Morganton, NC MSA, the bank's performance was stronger than the bank's overall performance in the state. The stronger performance was due to a stronger geographic distribution of loans and high level of CD lending.

In the Burlington, NC MSA; Goldsboro, NC MSA; Greenville, NC MSA; and Jacksonville, NC MSA, the bank's performance was weaker than the bank's overall performance in the state. The weaker performance in the Burlington, NC MSA; Goldsboro, NC MSA; and Jacksonville, NC MSA was due to weaker geographic distribution and a limited level of CD lending. The weaker performance in the North Carolina non-metropolitan areas was due to a lower level of CD lending.

The lending test performance in the limited-scope AAs was a factor in determining the overall lending test rating for the state of North Carolina. Refer to the Tables 1 through 13 in the state of North Carolina section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of North Carolina is rated high satisfactory. Based on a full-scope review, the bank's performance in the Raleigh, NC MSA was excellent. The weaker combined investment test performance in the limited-scope AAs affected the bank's overall investment test rating for the state of North Carolina.

Refer to Table 14 in the state of North Carolina section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified CD investment and grants in the Raleigh, NC MSA. The dollar amount of the qualified investments represented 9.26 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in the Raleigh, NC MSA. PNC made 17 current-period investment totaling over \$17.8 million. PNC made nine statewide and regional investments totaling over \$4.1 million that directly benefited the AA. PNC also provided 130 grants and donations totaling over \$3.1 million that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC invested \$10.0 million in a CD entity that acquired, renovated, and redeveloped commercial retail real estate primarily in LMI geographies. The entity used significant capital to renovate and rehabilitate properties that focused on grocery store anchored neighborhood shopping centers.
- PNC invested \$5.3 million in a LIHTC construction project that built 64 units of affordable housing targeted at families with household incomes from 30 percent to 60 percent of area median family income.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Asheville, NC MSA; the New Bern, NC MSA; and the Winston-Salem, NC MSA was stronger than the bank's overall high satisfactory performance under the investment test in the state of North Carolina. This was due to a higher volume of investment activity in these areas. Performance in the Durham-chapel Hill, NC MSA and Greensboro-High Point, NC MSA was not inconsistent with the overall investment test rating. In the Burlington, NC MSA; Fayetteville, NC MSA; Goldsboro, NC MSA; Greenville, NC MSA; Hickory-Lenoir-Morganton, NC MSA; Jacksonville, NC MSA; Rocky Mount, NC MSA; Wilmington, NC MSA; and the North Carolina non-metropolitan areas, the bank's performance was weaker than the bank's overall performance due to lower volumes of qualified investments. The investment test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of North Carolina. Refer to Table 14 in the state of North Carolina section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in North Carolina is rated outstanding. Based on a full-scope review the bank's performance in the Raleigh, NC MSA was excellent. The service test performance in the combined limited-scope areas support the bank's overall service test rating for the state of North Carolina.

Retail Banking Services

Refer to Table 15 in the state of North Carolina section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 21 branch offices in the Raleigh, NC MSA. The bank's distribution of branches in low-income geographies was near to, and in moderate-income geographies exceeded, the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 91 ATMs in the AA, of which 32 were deposit taking. PNC provided data that indicated 59.7 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 20.0 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened no branches in the AA during the evaluation period. The bank closed two branches, neither of which was located in low- or moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly low- or moderate-income individuals or low- or moderate-income geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Raleigh, NC MSA. PNC conducted over 200 financial education events with over 3,300 predominantly LMI participants. These events focused on basic financial education, tax education, and homebuyer education to LMI individuals and families, and general business education and financial education to small business entrepreneurs and nonprofit organizations

Employees were actively involved during the evaluation period, including 21 employees service on boards or committees of 21 CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of directors for an organization that strengthened LMI neighborhoods and LMI families by offering expanded homeownership opportunities and providing quality affordable rental housing for families, seniors, and other individuals with limited incomes.
- A PNC employee served on the board of directors for an organization whose mission was to strengthen LMI families and neighborhoods using a community economic development strategy that helps families by providing economic opportunities such as home ownership, job creation, and business development.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Asheville, NC MSA; Durham-Chapel Hill, NC MSA; Fayetteville, NC MSA; Hickory-Lenoir-Morganton, NC MSA; Rocky Mount, NC MSA; and Wilmington, NC MSA was not inconsistent with the bank's overall outstanding performance under the service test in the state of North Carolina. In the Burlington, NC MSA; Goldsboro, NC MSA; Greensboro-High Point, NC MSA; Greenville, NC MSA; Jacksonville, NC MSA; New Bern, NC MSA; Winston-Salem, NC MSA; and North Carolina non-metropolitan areas, PNC's performance was weaker than the bank's overall performance due to poorer branch distribution in LMI geographies. The service test performance in the combined limited-scope areas support the bank's overall service test rating for the state of North Carolina. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Ohio

CRA Rating for Ohio²³: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Ohio

PNC delineated 11 AAs in the state of Ohio. They included the entirety of the Akron, OH MSA; Canton-Massillon, OH MSA; Cleveland-Elyria, OH MSA; Dayton, OH MSA; Mansfield, OH MSA; Springfield, OH MSA; Toledo, OH MSA; and portions of the Columbus, OH MSA; Weirton-Steubenville, WV-OH MSA; and Wheeling, WV-OH MSA. They also included the Ohio non-metropolitan counties of Ashland, Clinton, Columbiana, Coshocton, Erie, Fayette, Guernsey, Harrison, Henry, Holmes, Huron, Jackson, Knox, Logan, Marion, Muskingum, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Wayne, and Williams.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$22.5 billion in deposits in these AAs, which represented 9.05 percent of the bank's total deposits. The bank made 13.67 percent of its evaluation period lending in these AAs.

²³For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

PNC had 257 office locations and 785 ATMs, of which 530 were deposit taking, within the AAs. The bank ranked third in deposit market share with 11.48 percent. The top four competitors included The Huntington National Bank, N.A. with 339 branches and 16.88 percent market share; JPMorgan Chase Bank, N.A. with 215 branches and 12.20 percent market share; KeyBank N.A. with 185 branches and 10.61 percent market share; and Fifth Third Bank with 218 branches and 8.46 percent market share. There were 155 additional FDIC-insured depository institutions with 1,390 offices within the bank's AAs.

Refer to the market profile for the state of Ohio in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AAs that received full-scope reviews.

Scope of Evaluation in Ohio

We completed full-scope reviews for three AAs in the state of Ohio. The first was the Cleveland-Elyria, OH MSA, which had the largest percentage of deposits, 39.16 percent, the largest number of branches, and the fourth largest deposit market share in the state, 13.62 percent. The second was the Columbus, OH MSA, which had 27.74 percent of the statewide deposits, the second largest number of branches, and a deposit market share of 9.83 percent. The final area was the Dayton, OH MSA, which had 6.91 percent of PNC's statewide deposits and a deposit market share of 14.14 percent.

Under the lending test, we placed more emphasis on small loans to businesses versus home mortgage loans. We also placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, multifamily units, small businesses, and small farms. Among home mortgage loans, we placed the most emphasis on home refinance loans. We also considered housing costs in relation to the median family incomes of the full scope AA, which limited the affordability for LMI families. Only the Cleveland-Elyria, OH MSA had enough multifamily loans to conduct a meaningful analysis. Refer to the market profiles in appendix C for additional information on housing costs and median income and to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Akron, OH MSA; Canton-Massillon, OH MSA; Mansfield, OH MSA; Springfield, OH MSA; Toledo, OH MSA; Weirton-Steubenville WV-OH MSA; Wheeling, WV-OH MSA; and the Ohio non-metropolitan counties.

PNC did not have any branch locations in the non-metropolitan county of Sandusky. They did have at least one deposit-taking ATM in this AA, which required its inclusion in our analysis.

The 2014 OMB changes affected the full-scope area of Columbus, OH MSA and the limited-scope areas of Sandusky, OH MSA and the Ohio non-metropolitan areas. OMB added the non-metropolitan counties of Hocking and Perry to the Columbus, OH MSA. As a result, data from Hocking and Perry counties for 2012 through 2013 was included in the non-metropolitan area analysis and data from 2014 through 2016 was included in the Columbus OH, MSA analysis. OMB also reclassified Erie County, which was formerly the Sandusky, OH MSA, as a non-metropolitan area. As a result, we analyzed 2012 through 2013 data as the Sandusky,

OH MSA and data from 2014 through 2016 was included in the Ohio non-metropolitan area analysis.

We based our ratings on the results of the areas that received the full-scope reviews and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

PNC's performance under the lending test in the state of Ohio is rated high satisfactory. Based on full-scope reviews, the bank's performance in the Cleveland-Elyria, OH MSA; Columbus, OH MSA; and Dayton, OH MSA was excellent. PNC effectively competed against nationwide banks and non-bank lenders to maintain relatively high market shares and ranks, with good overall loan distributions. The distribution of small business loans was good to excellent considering the substantial competition and slow economic recovery in some AAs. Although below the demographic in several areas, PNC generally exceeded the peer average for small business lending. Home mortgage lending also showed a commitment to the community considering the competition and income to housing costs, which particularly effected lending in LMI geographies. Mortgage lending performance was generally near to or above the average peer performance. The weaker combined lending test performance in the limited-scope AAs affected the bank's overall lending test rating for the state of Ohio. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's lending activity.

Cleveland-Elyria, OH MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Cleveland-Elyria, OH MSA when considering the bank's deposits and competition. PNC ranked second out of 36 depository institutions (top 6 percent) with a deposit market share of 13.62 percent. For home purchase loans, PNC's market share of 1.70 percent ranked 15th out of 373 lenders (top 4 percent). For home improvement loans, PNC's market share of 10.57 percent ranked third out of 138 lenders (top 2 percent). For home refinance loans, PNC's market share of 3.44 percent ranked seventh out of 355 lenders (top 2 percent). For multifamily loans, PNC ranked seventh out of 50 lenders with a market share of 3.85 percent (top 14 percent). For small loans to businesses, PNC ranked third out of 120 lenders (top 3 percent) with a market share of 12.87 percent. For small loans to farms, PNC's market share of 5.77 percent ranked sixth out 18 lenders (top 34 percent).

Columbus, OH MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Columbus, OH MSA when considering the bank's deposits and competition. PNC ranked third out of 57 depository institutions (top 5 percent) with a deposit market share of 9.83 percent. For home purchase loans, PNC's market share of 2.13 percent-ranked ninth out of 429 lenders (top 2 percent). For home improvement loans, PNC's market share of 7.44 percent ranked fifth out of 168 lenders (top 3 percent). For home refinance loans, PNC's market share of 2.71 percent ranked ninth out of 396 lenders (top 2 percent). For small loans to businesses, PNC ranked first out of 131 lenders (top 1 percent) with a market share of 16.32 percent. For small loans to farms, PNC's market share of 1.43 percent ranked 12th out 29 lenders (top 42 percent).

Dayton, OH MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Dayton, OH MSA when considering the bank's deposits and competition. PNC ranked third out of 26 depository institutions (top 12 percent) with a deposit market share of 14.14 percent. For home purchase loans, PNC's market share of 1.10 percent-ranked 18th out of 285 lenders (top 6 percent). For home improvement loans, PNC's market share of 8.47 percent-ranked second out of 89 lenders (top 2 percent). For home refinance loans, PNC's market share of 3.21 percent-ranked eighth out of 247 lenders (top 3 percent). For small loans to businesses, PNC ranked third out of 93 lenders (top 3 percent) with a market share of 12.23 percent. For small loans to farms, PNC's market share of 0.99 percent ranked 15th out 23 lenders (top 65 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the full-scope areas was good. The geographic distribution of home mortgage loans in both the Cleveland-Elyria, OH MSA and the Columbus, OH MSA was adequate, and Dayton, OH MSA was good. The geographic distribution of small loans to businesses in the Cleveland-Elyria, OH MSA and Dayton, OH MSA was excellent, and the Columbus, OH MSA was good. The geographic distribution of small loans to farms in the Cleveland-Elyria, OH MSA was poor, and in the Columbus, OH MSA and Dayton, OH MSA was adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in both Cleveland-Elyria, OH MSA and Columbus, OH MSA was adequate and in the Dayton, OH MSA was poor. The geographic distribution of home improvement loans in the Cleveland-Elyria, OH MSA was good, and in the Columbus, OH MSA and Dayton, OH MSA was excellent. The geographic distribution of home refinance loans in both the Cleveland-Elyria, OH MSA and Columbus, OH MSA was adequate, and in the Dayton, OH MSA was good. The geographic distribution of multifamily loans in the Cleveland-Elyria, OH MSA was good.

Cleveland-Elyria, OH MSA

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was well below, and in moderate-income geographies approximated, the percentage of owner-occupied housing units located in those geographies. The percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies approximated, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies well below, the percentages of owner-occupied housing units located in those geographies. The percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Multifamily

PNC's geographic distribution of multifamily loans was good. The percentage of multifamily loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the percentages of multifamily housing units located in those geographies. The percentage of multifamily loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Columbus, OH MSA

Home Purchase

PNC's geographic distribution of home purchase loans in the Columbus, OH MSA was adequate. For 2014 through 2016, the percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was well below the percentages of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was near to, and in moderate-income geographies below, the aggregate percentage of all reporting lenders.

Performance for 2012 through 2013 was stronger than the performance for 2014 through 2016 due to better aggregate performance but was not enough to effect the combined conclusion.

Home Improvement

PNC's geographic distribution of home improvement loans in the Columbus, OH MSA was excellent. For 2014 through 2016, the percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 due to poorer performance in moderate-income geographies but was not enough to effect the combined conclusion.

Home Refinance

PNC's geographic distribution of home refinance loans in the Columbus, OH MSA was adequate. For 2014 through 2016, the percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Dayton, OH MSA

Home Purchase

PNC's geographic distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies below, the percentages of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or

purchased in low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

Cleveland-Elyria, OH MSA

PNC's geographic distribution of small loans to businesses in the Cleveland-Elyria, OH MSA was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Columbus, OH MSA

PNC's geographic distribution of small loans to businesses in the Columbus, OH MSA was good. For 2014 through 2016, the percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of businesses located in those geographies. The percentage of small loans to businesses originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 due to poorer distribution and aggregate performance in moderate-income geographies.

Dayton, OH MSA

PNC's geographic distribution of small loans to businesses in the Dayton, OH MSA was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

Cleveland-Elyria, OH MSA

PNC's geographic distribution of small loans to farms in the Cleveland-Elyria, OH MSA was poor. While PNC did not originate or purchase any small loans to farms in both low- or moderate-income geographies, small farm lending was not a primary focus for the bank.

Columbus, OH MSA

PNC's geographic distribution of small loans to farms in the Columbus, OH MSA was adequate. For 2014 through 2016, PNC did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Dayton, OH MSA

PNC's geographic distribution of small loans to farms in the Dayton, OH MSA was adequate. The bank did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the state of Ohio was adequate. The borrower distribution of home mortgage loans in the Cleveland-Elyria, OH MSA was adequate, and in the Columbus, OH MSA and Dayton, OH MSA was good. The borrower distribution of small loans to businesses in the Cleveland-Elyria, OH MSA; Columbus, OH MSA; and Dayton, OH MSA was adequate. The borrower distribution of small loans to farms in the Cleveland-Elyria, OH MSA; Columbus, OH MSA; and Dayton, MSA was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans in the Cleveland-Elyria, OH MSA, Columbus, OH MSA and Dayton, OH MSA was good. The borrower distribution of home improvement loans in the Cleveland-Elyria, OH MSA; Dayton, OH MSA; and Columbus, OH MSA was good. The borrower distribution of home refinance loans in the Cleveland-Elyria, OH MSA was adequate, and in both the Columbus, OH MSA and Dayton, OH MSA was good. We considered housing costs in relation to the median family incomes in the AAs, which limited the affordability for LMI families. Refer to the market profiles for the Cleveland-Elyria, OH MSA, Columbus, OH MSA and Dayton, OH MSA in appendix C for additional information on housing costs and median income.

Cleveland-Elyria, OH MSA

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers approximated, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers near to, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Columbus, OH MSAHome Purchase

PNC's borrower distribution of home purchase loans was good. For 2014 through 2016, the percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Home Improvement

PNC's borrower distribution of home improvement loans was good. For 2014 through 2016, the percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both LMI borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 due to poorer distribution and aggregate distribution to low-income borrowers but was not enough to effect the combined conclusion.

Home Refinance

PNC's borrower distribution of home refinance loans was good. For 2014 through 2016, the percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Dayton, OH MSA

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers approximated, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Cleveland-Elyria, OH MSA

The borrower distribution of small loans to businesses in the Cleveland-Elyria, OH MSA was adequate. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

Columbus, OH MSA

The borrower distribution of small loans to businesses in the Columbus, OH MSA was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA and below the aggregate percentage of all reporting lenders. PNC has a unique relationship with one large big-box retailer headquartered in Columbus, OH that skewed the bank's percentage of lending to businesses with revenue of \$1 million or less. We considered this impact when finalizing our conclusion in this AA. Performance for 2012 through 2013 was not inconsistent with the performance for 2014 through 2016.

Dayton, OH MSA

The borrower distribution of small loans to businesses in the Dayton, OH MSA was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

Cleveland-Elyria, OH MSA

PNC's borrower distribution of small loans to farms in the Cleveland-Elyria, OH MSA was adequate considering farm lending was not a primary focus for the bank. The percentage of small loans to farms originated or purchased was well below the percentage of small loans to farms in the AA and exceeded the aggregate percentage of all reporting lenders.

Columbus, OH MSA

The borrower distribution of small loans to farms was adequate in the Columbus, OH MSA considering farm lending was not a primary focus for the bank. For 2014 through 2016, the percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but near to the aggregate percentage of all reporting lenders. Performance for 2012 through 2013 was weaker than the performance for 2014 through 2016 due to poorer aggregate performance but was not enough to effect the combined conclusion.

Dayton, OH MSA

PNC's borrower distribution of small loans to farms in the Dayton, OH MSA was adequate considering farm lending was not a primary focus for the bank. The percentage of small loans to farms originated or purchased was well-below the percentage of small loans to farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion for all three full-scope areas. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity.

Cleveland-Elyria, OH MSA

PNC made 26 CD loans totaling almost \$140.2 million, which represented 13.79 percent of allocated tier 1 capital. By dollar volume, 71.1 percent of these loans funded revitalization and stabilization efforts, 23.4 percent funded community services, and 5.5 percent funded affordable housing.

Examples of CD loans in the AA include:

- PNC provided a loan for almost \$6.2 million to a LIHTC-eligible project that converted a former factory into 36 loft-style apartments. The project targeted families with incomes less than 60 percent of the area median family income.
- PNC provided \$7.9 million in funding to a school whose students were predominately from LMI families. The loan allowed the school to expand its capacity and provide new classrooms, meeting spaces, and a student center.

Columbus, OH MSA

PNC made 16 CD loans totaling over \$52.9 million, which represented 7.35 percent of allocated tier 1 capital. By dollar volume, 61.4 percent of these loans funded affordable housing, 36.0 percent funded community services, and 2.6 percent funded revitalization and stabilization efforts.

Examples of CD loans in the AA include:

- PNC provided two loans totaling almost \$7.4 million to a LIHTC-eligible project targeted to housing seniors who make less than 60 percent of the area median family income.
- PNC provided a loan for almost \$1.4 million to a local CD corporation (CDC). The CDC provided loans for CD projects in low-income communities in the AA.

Dayton, OH MSA

PNC made 12 CD loans totaling over \$29.1 million, which represented 16.22 percent of allocated tier 1 capital. By dollar volume, 88.7 percent of these loans funded community

services, 6.9 percent funded revitalization and stabilization efforts, and 4.4 percent funded affordable housing.

Examples of CD loans in the AA include:

- PNC provided two loans totaling \$12.5 million to an organization that provided community programs and services to persons living in poverty or were homeless. The organization used the funds to rehabilitate their facilities.
- PNC provided a \$2.0 million loan to a CD services organization to help finance the expansion and revitalization of their facilities. The organization provided childcare, nursing services, physical and occupational therapy, hearing, and speech services, vocational rehabilitation, transitional employment, and social and recreational interaction to predominately LMI children and adults with disabilities or other special needs.

In addition, PNC made three CD loans totaling almost \$6.0 million to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. Two of these loans went to an organization that provided financing for CD projects in LMI geographies and one went to an organization that promoted affordable housing.

Product Innovation and Flexibility

PNC's overall use of innovative or flexible lending programs in full-scope areas was good.

Cleveland-Elyria, OH MSA

PNC made extensive use of innovative or flexible lending programs in order to serve MSA credit needs. During the evaluation period, PNC made 102 PNC Community Mortgage loans totaling almost \$9.2 million and 391 closing cost assistance grants totaling over \$521,000 in the Cleveland-Elyria, OH MSA.

Columbus, OH MSA

PNC made extensive use of innovative or flexible lending programs in order to serve MSA credit needs. During the evaluation period, PNC made 138 PNC Community Mortgage loans totaling almost \$15.4 million and 528 closing cost assistance grants totaling over \$725,000 million in the Columbus, OH MSA.

Dayton, OH MSA

PNC made no use of innovative or flexible lending programs in the Dayton, OH MSA during this evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Akron, OH MSA; Canton-Massillon, OH MSA; Springfield, OH MSA; Toledo, OH MSA; and Ohio non-metropolitan areas was not inconsistent with the bank's overall high satisfactory performance

under the lending test in Ohio. Performance in the Mansfield, OH MSA; Weirton-Steubenville, OH MSA; and Wheeling, WV-OH MSA was weaker was due to poorer geographic and borrower distributions and lower levels of CD lending. Refer to Tables 1 through 13 in the state of Ohio section of appendix D for the facts and data that support these conclusions. The weaker combined lending test performance in the limited-scope AAs affected the bank's overall lending test rating for the state of Ohio.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Ohio is rated outstanding. Based on full-scope reviews, the bank's performance in the Cleveland-Elyria, OH MSA; Columbus, OH MSA; and Dayton, OH MSA was excellent. The combination of the positive broader statewide and regional investments with the negative performance in the limited-scope areas resulted in an overall neutral effect on the bank's overall investment test rating for the state of Ohio.

Refer to Table 14 in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Cleveland-Elyria, OH MSA

PNC had an excellent level of qualified investments and grants in the Cleveland-Elyria, OH MSA. The dollar amount of the investments represented 12.64 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Cleveland-Elyria, OH MSA. PNC made 21 current-period investments totaling almost \$94.7 million and had 16 remaining prior-period investments valued at almost \$19.5 million. PNC made one statewide and regional investment totaling \$4.5 million that directly benefited the AA. PNC also provided 487 grants and donations of more than \$9.8 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC made HTC and LIHTC investments totaling \$8.6 million in a project to extensively renovate a former industrial building and adapt it for re-use as a 36-unit affordable housing complex. The project targeted families with incomes from 30 percent to 60 percent of the area median family income.
- A complex \$5.1 NMTC investment to construct a new school in a low-income geography to provide local children with an educational experience including work study, service, leadership training, and spirituality. The school provided quality education and relevant job school training through a unique corporate work-study program for students mostly from low-income communities.

Columbus, OH MSA

PNC had an excellent level of qualified investments and grants in the Columbus, OH MSA, often in leadership positions. The dollar amount of the investments represented 9.71 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the CD needs in the Columbus, OH MSA. PNC made six current-period investments totaling over \$50.5 million and had 12 remaining prior-period investments valued at almost \$7.0 million. PNC made 11 statewide and regional investments totaling \$7.9 million that directly benefited the AA. PNC also provided 238 grants and donations of more than \$4.5 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- A \$12.0 million investment in an independent, not-for-profit lender that creates affordable home ownership and rental housing for working households and seniors. The proceeds facilitated LIHTC loans in LMI communities and supported housing for residents at or below 80 percent of the area median family income.
- An \$8.1 million investment in a LIHTC affordable housing project for seniors making from 30 percent to 60 percent of the area median family income. The project consisted of 50 single-story two bedroom, one-bath units in ten buildings.

Dayton, OH MSA

PNC had an excellent level of qualified investments and grants, often in leadership positions in the Dayton, OH MSA. The dollar amount of investments represented 9.69 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Dayton, OH MSA. PNC made four current-period investments totaling over \$13.4 million and had three remaining prior-period investments valued at over \$2.1 million. PNC also provided 170 grants and donations of more than \$1.8 million to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- A \$2.3 million NMTC investment to an organization that provided rehabilitation services for low-income children and adults with disabilities and special needs. Those served were primarily low-income with limited academic skills, developmental or intellectual challenges, and behavioral issues.
- Two NMTC investments totaling \$9.2 million to an organization that serves LMI individuals and families with disabilities. They also focus on assisting people to live independently through job training and job placement services.

In addition, PNC made three current-period investments totaling \$11.0 million and had three remaining prior-period investments valued at almost \$9.9 million to organizations in the

broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. These investments had a positive effect on the bank's overall investment test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the investment test in the Toledo, OH MSA was not inconsistent with the bank's overall outstanding performance under the investment test in the state of Ohio. In the Akron, OH MSA; Canton-Massillon, OH MSA; Mansfield, OH MSA; Springfield, OH MSA; Weirton-Steubenville, OH MSA; Wheeling, WV-OH MSA; and the Ohio non-metropolitan areas, the bank's performance was weaker than the bank's overall performance in state of Ohio as the bank made fewer qualified investments in those AAs when compared to the full-scope AAs. The investment test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of Ohio. Refer to Table 14 in the state of Ohio section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Ohio is rated outstanding. Based on full-scope reviews, the bank's performance in the Cleveland, OH MSA; Columbus, OH MSA; and Dayton, OH MSA was excellent. PNC's combined performance in the limited-scope areas supported the bank's overall service test performance rating for the state of Ohio.

Retail Banking Services

Refer to Table 15 in the state of Ohio section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Cleveland, OH MSA

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 71 branch offices in the Cleveland, OH MSA. The bank's distribution of branches in low-income geographies was below, and in moderate-income geographies approximated, the percentage of the population living within those geographies. When considering two branches serving adjacent low-income geographies, the distribution was near-to the percentage of the population in those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 221 ATMs in the AA, 167 of which were deposit taking. PNC provided data that indicated 68.3 percent of households in LMI geographies used an alternative delivery system

in the fourth quarter of 2016. This was an increase of 2.6 percent from the start of the evaluation period.

PNC's record of opening and closing branches in the Cleveland, OH MSA had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one branch, which was not in a low- or moderate-income geography. The bank closed 11 branches, one of which was in a low-income geography and one in a moderate-income geography. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Columbus, OH MSA

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 58 branch offices in the Columbus, OH MSA. The bank's distribution of branches in both low- and moderate-income geographies exceeded the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI areas. PNC had 209 ATMs in the AA, 126 of which were deposit taking. PNC provided data that indicated 67.8 percent of LMI households used an alternative delivery system in the fourth quarter of 2016. This was an increase of 5.4 percent from the start of the evaluation period.

PNC's record of opening and closing branches in the Columbus, OH MSA had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one new branch, which was not in a low- or moderate-income geography. The bank closed eight branches, of which two were in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Dayton, OH MSA

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 25 branch offices in the Dayton, OH MSA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of the population living within those geographies. When considering three branches serving adjacent moderate-income geographies, the distribution exceeded the percentage of the population in those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provide additional delivery availability and access to banking services to both retail and business customers in LMI areas. PNC had 88 ATMs in the AA, 53 of which were deposit taking. PNC provided data that indicated 60.7 percent of LMI households used an alternative delivery system in the fourth quarter of 2016. This was an increase of 7.8 percent from the start of the evaluation period.

PNC's record of opening and closing branches in the Dayton, OH MSA had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one branch, which was not in a low- or moderate-income geography. The bank closed seven branches, only one of which was in a moderate-income geography. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

Cleveland, OH MSA

PNC was a leader in providing CD services in the Cleveland, OH MSA. Thirty-seven PNC employees conducted almost 170 financial education events with over 2,060 predominantly LMI participants of all ages. PNC employees also presented sessions covering first time homebuyer education, banking basics, financial wellness, identity theft, budgeting, money management, and achieving financial goals.

Employees were actively involved during the evaluation period, including 26 employees who served on boards or committees at 60 different CD organizations. Notable examples of CD services include:

- Two employees were on the board of a CD organization whose mission was to build strong families and vibrant neighborhoods through quality affordable housing and strengthened financial stability. The organization served over 30,000 low-income households annually through an array of affordable-housing related services.
- Twenty-four employees were involved with a free-of-charge, community resource center designed in partnership with a local community that had long faced severe economic hardships. The center serves as a civic hub connecting residents to all areas of CD, including education and workforce development, health services, affordable housing, small business development, access to financial services and cultural engagement opportunities through its collaboratively developed programming and partnerships.

Columbus, OH

PNC was a leader in providing CD services in the Columbus, OH MSA. Twenty-nine PNC employees conducted over 130 separate financial education events attended by over 2,400 predominantly LMI participants of all ages. PNC presented first time homebuyer education, banking basics and budgeting workshops.

Employees were actively involved during the evaluation period, including 27 employees who served on the boards or committees at 41 different CD organizations. Notable examples of CD services include:

- One employee was a committee member of a community housing and economic development entity whose mission was to support quality affordable housing, safe and healthy communities, and economic development. The employee also facilitated several financial education workshops at this organization that assisted LMI individuals to achieve financial stability through asset development and life skills programming.
- Three employees were on the board or committee of, or provided financial education programs to, a community based organization that helped LMI new arrivals from all countries establish roots and gain self-sufficiency. They offered programs and services that encouraged community integration, sustained employment, education, health, and strong families.

Dayton, OH MSA

PNC was a leader in providing CD services in the Dayton, OH MSA. PNC employees conducted over 60 separate financial education events attended by over 870 predominantly LMI participants of all ages. These events included home ownership classes for LMI families and financial education to students from kindergarten through high school in schools where the majority of the students were eligible for free or reduced lunch programs. PNC presented first time homebuyer education, money management, and financial fitness sessions.

Employees were actively involved during the evaluation period, including 22 of employees who served on boards or committees at 40 different organizations. Notable examples of CD services include:

- Seven employees were involved with an organization that provided person-to-person emergency assistance and supportive services to adults and families on the brink of becoming homeless or those who were already homeless. This included providing emergency shelter as well as giving emergency assistance with utilities, food, and clothing.
- One employee was on the board of a nonprofit housing organization whose vision was to build strength, stability, and self-reliance in partnership with people and families in need of a decent and affordable home. The organization also helped LMI people repair and improve their own homes and assisted with housing needs after a natural disaster.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Springfield, OH MSA and Ohio non-metropolitan areas was not inconsistent with the overall

outstanding rating for the state of Ohio. The bank's performance in the Akron, OH MSA; Canton-Massillon, OH MSA; Mansfield, OH MSA; Toledo, OH MSA; Weirton-Steubenville, OH MSA; and Wheeling, WV-OH MSA was weaker than the bank's overall performance in the state of Ohio due to poorer branch distribution in LMI geographies. PNC's combined performance in the limited-scope areas did not affect the bank's overall service test performance rating for the state of Ohio.

State of Pennsylvania

CRA Rating for Pennsylvania²⁴: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Outstanding

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, both the geographic and borrower distribution of the bank's home mortgage and small business loan originations was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were readily accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in providing CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Pennsylvania

PNC delineated 15 AAs in the state of Pennsylvania. This included portions of the Pittsburgh, PA MSA; Bloomsburg-Berwick, PA MSA; and Scranton-Wilkes Barre-Hazleton, PA MSA; the entirety of the Altoona, PA MSA; East Stroudsburg, PA MSA; Erie, PA MSA; Gettysburg, PA MSA; Harrisburg-Carlisle, PA MSA; Lancaster, PA MSA; Lebanon, PA MSA; Reading, PA MSA; State College, PA MSA; Williamsport, PA MSA; and York-Hanover, PA MSA; and 14 non-metropolitan counties consisting of Clarion, Clearfield, Crawford, Elk, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Somerset, Venango, Warren, and Wayne.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$69.8 billion in deposits in these AAs, which represented 28.09 percent of the bank's total deposits. The bank made 15.49 percent of its evaluation period lending in these AAs.

²⁴For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

PNC had 293 office locations and 797 ATMs, of which 305 were deposit taking, within the AAs. The bank ranked first in deposit market share with 33.32 percent. The top four competitors included Citizens Bank of Pennsylvania with 181 branches and 5.93 percent market share; the Bank of New York Mellon with two branches and 5.20 percent market share; First National Bank of Pennsylvania with 203 branches and 4.97 percent market share; and BNY Mellon, N.A. with four branches and 4.25 percent market share. There were 121 additional FDIC-insured depository institutions with 1,594 offices within the bank's AAs.

Refer to the market profile for the state of Pennsylvania in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for AAs that received full-scope reviews.

Scope of Evaluation in Pennsylvania

We completed full-scope reviews for two AAs in the state of Pennsylvania. The first was the Pittsburgh, PA MSA. This AA had the largest percentage of deposits, 83.10 percent, the largest number of branches, and the largest percentage deposit market share in the state, 49.01 percent. The dollar volume of PNC's deposits within this MSA included approximately \$25 billion in corporate and municipal deposits. We considered this for any analysis that included a comparison to allocated tier 1 capital, which we calculated based on percentage of deposits. The second was Scranton-Wilkes Barre-Hazleton, PA MSA. This AA had the second largest percentage of deposits, 4.07 percent, the third largest number of branches, and the fourth largest percentage deposit market share in the state, 25.66 percent.

Under the lending test for both full scope MSAs, we placed more emphasis on small loans to businesses versus home mortgage loans. Among home mortgage loans, we placed the most emphasis on home refinance loans. PNC originated too few multifamily loans in either full-scope areas and too few small loans to farms in Scranton-Wilkes Barre-Hazleton, PA MSA to conduct a meaningful analysis. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Altoona, PA MSA; Bloomsburg-Berwick, PA MSA; East Stroudsburg, PA MSA; Erie, PA MSA; Gettysburg, PA MSA; Harrisburg-Carlisle, PA MSA; Lancaster, PA MSA; Lebanon, PA MSA; Reading, PA MSA; State College, PA MSA; Williamsport, PA MSA; York-Hanover, PA MSA and the Pennsylvania non-metropolitan counties.

PNC did not have any branch locations in the Reading, PA MSA or the non-metropolitan county of Huntingdon. They did have at least one deposit-taking ATM in these areas, which required their inclusion in our analysis.

The 2014 OMB changes affected the limited-scope areas of Bloomsburg-Berwick, PA MSA; East Stroudsburg, PA MSA; Gettysburg, PA MSA; and the Pennsylvania non-metropolitan areas. OMB reclassified the non-metropolitan counties of Columbia, Monroe, and Adams as Bloomsburg-Berwick, PA MSA; East Stroudsburg, PA MSA; and Gettysburg, PA MSA, respectively. As a result, the analysis for these three new MSAs included data for 2014 through 2016 only. Data from the counties of Columbia, Monroe, and Adams for 2012 through 2013 was included in the Pennsylvania non-metropolitan area analysis.

We based our ratings on the results of the areas that received the full-scope reviews and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

PNC's performance under the lending test in the state of Pennsylvania is rated outstanding. Based on full-scope reviews, PNC's performance in both the Pittsburgh, PA MSA and the Scranton-Wilkes Barre-Hazleton, PA MSA was excellent. PNC effectively competed against nationwide banks and non-bank lenders to maintain relatively high market shares and ranks, with excellent loan distributions. Distributions of small business loans, a primary offering in the state, were excellent considering the substantial competition and slow economic recovery in some AAs. PNC's performance was generally consistent with or above the peer average for small business lending. Home mortgage lending also showed a significant commitment to the community considering the competition, unemployment levels and income to housing costs. Although mortgage lending was below the demographic in some areas, PNC generally performed consistently with peer average. Performance in the limited scope AAs, in aggregate, was consistent with the performance in the full scope AAs. CD lending had a positive effect on the lending test rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's lending activity.

Pittsburgh, PA MSA

PNC's lending activity reflected excellent responsiveness to area credit needs in the Pittsburgh, PA MSA when considering the bank's deposits and competition. PNC ranked first out of 49 depository institutions with a deposit market share of 49.01 percent. For home purchase loans, PNC's market share of 3.54 percent ranked third out of 401 lenders (top 1 percent). For home improvement loans, PNC's market share of 15.72 percent ranked second out of 188 lenders (top 2 percent). For home refinance loans, PNC's market share of 9.35 percent ranked second out of 410 lenders (top 1 percent). For small loans to businesses, PNC's market share of 25.81 percent ranked first out of 127 lenders. For small loans to farms, PNC's market share of 2.96 percent ranked 12th out of 22 lenders (top 55 percent).

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC's lending activity reflected good responsiveness to area credit needs in the Scranton-Wilkes Barre-Hazleton, PA MSA when considering the bank's deposits and competition. PNC

ranked first out of 22 depository institutions with a deposit market share of 25.66 percent. For home purchase loans, PNC's market share of 1.95 percent ranked 12th out of 228 lenders (top 6 percent). For home improvement loans, PNC's market share of 11.83 percent ranked second out of 88 lenders (top 3 percent). For home refinance loans, PNC's market share of 4.13 percent ranked third out of 230 lenders (top 2 percent). For small loans to businesses, PNC's market share of 11.95 percent ranked second out of 90 lenders (top 3 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the full-scope areas was good. The geographic distribution of home mortgage loans in the Pittsburgh, PA MSA was adequate and in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The geographic distribution of small loans to businesses in the Pittsburgh, PA MSA was excellent and in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The geographic distribution of small loans to farms in the Pittsburgh, PA MSA was good. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units, small businesses, and small farms.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home improvement loans in the Pittsburgh, PA MSA was good, and home refinance loans was adequate. PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the Scranton-Wilkes Barre-Hazleton, PA MSA was good.

Pittsburgh, PA MSA

Home Purchase

PNC's geographic distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was near to, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was well below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies was near to the aggregate percentage of all reporting lenders.

Scranton-Wilkes Barre-Hazleton, PA MSAHome Purchase

PNC's geographic distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in both low-income geographies equaled, and moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

Pittsburgh, PA MSA

PNC's geographic distribution of small loans to businesses in the Pittsburgh, PA MSA was excellent. The percentage of small loans to businesses originated or purchased in both low-

and moderate-income geographies exceeded the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC's geographic distribution of small loans to businesses in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies was near to the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

Pittsburgh, PA MSA

PNC's geographic distribution of small loans to farms in the Pittsburgh, PA MSA was good considering the low percentage of small farms in low-income geographies and small farm lending was not a primary focus for the bank. PNC did not originate or purchase any small loans to farms in low-income geographies and the aggregate of all reporting lenders was zero. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded the percentage of farms located in those geographies but was well below the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the full-scope areas was good. The borrower distribution of home mortgage loans in the Pittsburgh, PA MSA was adequate and in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The borrower distribution of small loans to businesses in both the Pittsburgh, PA MSA and in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The borrower distribution of small loans to farms in the Pittsburgh, PA MSA was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans and home improvement loans in the Pittsburgh, PA MSA was good, and home refinance loans was adequate. PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Scranton-Wilkes Barre-Hazleton, PA MSA was good.

In both full-scope areas, we considered housing costs in relation to the median family incomes in the MSAs, which limited the affordability for LMI families. Refer to the market profiles for the Pittsburgh, PA MSA and Scranton-Wilkes Barre-Hazleton, PA MSA in appendix C for additional information on housing costs and median income.

Pittsburgh, PA MSA

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Scranton-Wilkes Barre-Hazleton, PA MSA

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers approximated, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Pittsburgh, PA MSA

The borrower distribution of small loans to businesses in the Pittsburgh, PA MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Scranton-Wilkes Barre-Hazleton, PA MSA

The borrower distribution of small loans to businesses in the Scranton-Wilkes Barre-Hazleton, PA MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

Pittsburgh, PA MSA

The borrower distribution of small loans to farms in the Pittsburgh, PA MSA was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but was near to the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion for both the Pittsburgh, PA MSA and the Scranton-Wilkes Barre-Hazleton, PA MSA. PNC was a leader in making CD loans in both full-scope areas based on the combination of volume, responsiveness, and complexity.

Pittsburgh, PA MSA

PNC made 139 CD loans totaling \$452.5 million, which represented 11.87 percent of adjusted allocated tier 1 capital. By dollar volume, 50.76 percent of these loans funded community services, 31.31 percent funded affordable housing, 4.53 percent funded economic development activities, and 13.40 percent funded revitalization and stabilization efforts.

Examples of CD loans in this MSA include:

- PNC provided \$13 million in loans for a LIHTC project in a low-income neighborhood adjacent to downtown Pittsburgh. The project was a 348-unit affordable housing apartment community, of which, 194 units were restricted to low-income households with income at or below 60 percent of area median family income.
- PNC provided almost \$5.7 million in loans for an affordable housing project that consists of 23 LIHTC apartment units in eight, two-story townhouse structures located on scattered sites within a LMI neighborhood just east of downtown Pittsburgh.

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC made 40 CD loans totaling \$28.3 million, which represented 8.63 percent of allocated tier 1 capital. By dollar volume, 65.77 percent of these loans funded community services, 18.39 percent funded affordable housing, 0.35 percent funded economic development activities, and 15.49 percent funded revitalization and stabilization efforts.

Examples of CD loans in this MSA include:

- PNC provided four loans totaling \$2 million to a community action agency dedicated to serving the needs of economically disadvantaged individuals through a variety of programs, such as Head Start, surplus food distribution, crisis assistance, welfare-to-work activities, weatherization programs, and heating assistance through Pennsylvania's Low-Income Home Energy Assistance Program.
- PNC provided seven loans totaling almost \$2.6 million to a nonprofit organization dedicated to meeting the needs of low-income families, youth, and senior citizens. The organization

provided people with the tools needed to integrate into the community and attain self-sufficiency. Some of the programs and services provided included childcare, housing counseling, homelessness prevention, senior centers, and basic needs such as food and clothing.

In addition, PNC made two CD loans totaling \$410,000 to entities in the broader statewide and regional area whose purpose, mandate, or function included serving PNCs AAs. Both loans went to entities that provided community services to LMI persons.

Product Innovation and Flexibility

PNC's overall use of innovative or flexible lending programs in full-scope areas was good.

Pittsburgh, PA MSA

PNC made extensive use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made 178 PNC Community Mortgage loans totaling \$15.6 million and 1,014 closing cost assistance grants totaling over \$1.4 million in the Pittsburgh, PA MSA.

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC made no use of innovative or flexible lending programs in the Scranton-Wilkes Barre-Hazleton, PA MSA during this evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Altoona, PA MSA; Bloomsburg-Berwick, PA MSA; Gettysburg, PA MSA; Harrisburg-Carlisle, PA MSA; Williamsport, PA MSA; York-Hanover, PA MSA; and the Pennsylvania non-metropolitan areas was not inconsistent with the bank's overall outstanding performance under the lending test in Pennsylvania.

Performance in the East Stroudsburg, PA MSA; Erie, PA MSA; Lancaster, PA MSA; Lebanon, PA MSA; Reading, PA MSA; and State College, PA MSA was weaker than the bank's overall performance in the state of Pennsylvania. The weaker performance in the East Stroudsburg, PA MSA and Lebanon, PA MSA was due to poorer performance in both geographic and borrower distribution. The weaker performance in the Erie, PA MSA was due to poorer geographic distribution. In the Lancaster, PA MSA, the weaker performance was due to poorer performance in both geographic and borrower distribution and a lower level of CD lending. The weaker performance in the Reading, PA MSA was due to poorer performance in both the geographic and borrower distribution and no CD lending. In the State College, PA MSA, the weaker performance was due to poorer geographic distribution and no CD lending. The lending test performance in the limited-scope MSAs did not have an effect on the bank's overall lending test rating for the state of Pennsylvania. Refer to the Tables 1 through 13 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Pennsylvania is outstanding. Based on a full-scope review, the bank's performance in the Pittsburgh, PA MSA was excellent and in the Scranton-Wilkes Barre-Hazelton, PA MSA was adequate. Performance in the limited-scope areas had a neutral effect on the overall investment test rating for the state of Pennsylvania.

Refer to Table 14 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Pittsburgh, PA MSA

PNC had an excellent level of qualified investment and grants in the Pittsburgh, PA MSA, often in leadership positions. We took into consideration that the headquarters location in downtown Pittsburgh had over \$25 billion in municipal and internet deposits assigned there. After adjusting for these deposits, investments represented 10.66 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited an excellent level of responsiveness to the credit and CD needs in the Pittsburgh, PA MSA. PNC made 79 current-period investments totaling almost \$274 million and had 29 remaining prior-period investments valued at \$45.9 million. PNC made 79 statewide and regional investments totaling \$69.5 million that directly benefited the AA. These investments met community needs through LIHTCs, NMTCs, HTCs, mortgage-backed securities, and other investments. PNC also provided 582 grants and donations of more than \$16.3 million to local nonprofit organizations that promote community services for LMI individuals and families. In addition, PNC had \$1.1 million in unfunded commitments that benefited the Pittsburgh, PA MSA.

Examples of qualified investments in this AA include:

- An \$18.5 million investment in a NMTC benefitting an economically disenfranchised, highly distressed neighborhood through adaptive re-use of a former historic trade school redeveloped into an educational and research facility. The facility housed companies that focused on energy related, research, development, and job training and was intended to contribute to socially responsible workforce development, job creation, and sustainable technology advancement.
- A \$14.6 million equity investment in a multi-phase affordable housing development in a low-income geography. The townhome development was a mixture of new construction and historic renovations within walking distance to downtown, uptown, a local shopping corridor, and Duquesne University.

Scranton-Wilkes Barre-Hazelton, PA-MSA

PNC had a poor level of qualified investments and grants in the Scranton-Wilkes Barre-Hazelton, PA MSA. The dollar amount of the investments represented 3.05 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Scranton-Wilkes Barre-Hazelton, PA MSA. PNC made one current-period investment of \$50,000 and had one remaining prior-period investments valued at \$419,000. PNC made 35 statewide and regional investments totaling \$8.7 million that directly benefited the AA. PNC also provided 108 grants and donations of \$790,290 to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA include:

- Eight CD grants totaling \$65,000 to a community based organization dedicated to assessing and meeting low-income families, youth, and senior citizen needs and providing tools for community integration and self-sufficiency. PNC proceeds supported the organization's first time homebuyer's programs and after school programs
- Four grants totaling \$20,000 to an organization that worked to create employment for LMI disabled persons. PNC proceeds support the organization's job development, training, and placement efforts through local employers, to create or locate jobs tailored to student's interests and abilities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the investment test in the Altoona, PA MSA; Gettysburg, PA MSA; Lebanon, PA MSA; and Williamsport, PA MSA was not inconsistent with the bank's overall outstanding performance under the investment test in the state of Pennsylvania. In the Bloomsburg-Berwick, PA MSA, East Stroudsburg, PA MSA; Erie, PA MSA; Harrisburg-Carlisle, PA MSA; Lancaster, PA MSA; Reading, PA MSA; State College, PA MSA; York-Hanover, PA MSA; and Pennsylvania non-metropolitan areas, the bank's performance was weaker than the bank's overall performance in the state of Pennsylvania as the bank made lower levels of qualified investments in those AAs. The investment test performance in the limited-scope areas had a neutral effect on bank's overall investment test rating for the state of Pennsylvania. Refer to Table 14 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in state of Pennsylvania is rated outstanding. Based on full-scope reviews, the bank's performance in the Pittsburgh, PA MSA and the Scranton-Wilkes Barre-Hazleton, PA MSA was excellent. The service test performance in the limited-scope areas did not have an effect on the bank's overall service test rating for state of Pennsylvania.

Retail Banking Services

Refer to Table 15 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Pittsburgh, PA MSA

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 141 branch offices in the Pittsburgh, PA MSA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of the population living within those geographies. When considering fourteen branches serving adjacent moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 641 ATMs in the AA, of which 356 were deposit taking. PNC provided data that indicated 71.4 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 6.8 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened eight branches during the evaluation period, one of which was located in a moderate-income geography. The bank closed 38 branches, one of which was located in a low-income geography and nine of which were located in moderate-income geographies. The closures were the result of branch redundancies and reduced usage due to the high level of alternate delivery system usage. Despite the closings, branch distribution remained readily accessible.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC's delivery systems were readily accessible to geographies and individuals of different income levels throughout the AA. The bank operated 27 branch offices in the Scranton-Wilkes Barre-Hazleton, PA MSA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies approximated, the percentage of the population living within those geographies. When considering three branches serving adjacent moderate-income geographies, the distribution exceeded the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking

services to both retail and business customers in LMI geographies. PNC had 118 ATMs in the AA, of which 59 were deposit taking. PNC provided data that indicated 66.5 percent of LMI households used an alternative delivery system in the fourth quarter of 2016. This was an increase of 18.7 percent from the start of the evaluation period.

PNC's record of opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC closed five branches during the evaluation period, none of which was located in low- or moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

Pittsburgh, PA MSA

PNC was a leader in providing CD services in the Pittsburgh, PA MSA. During the evaluation period, bank employees conducted 291 financial education events attended by approximately 2,600 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families.

In addition, 83 bank employees served in leadership roles for 75 different organizations by participating in boards and committees. Notable examples of CD services include:

- Six Bank employees taught financial education classes at an organization that provided outreach and referral services to low-income and unemployed Beaver County residents. This included a series of summer program sessions to LMI youth in coordination with another local organization.
- Four bank employees served as board or committee members for a CDFI that was dedicated to delivering responsible, affordable lending products to low-income, low-wealth, and other disadvantaged people and communities. The CDFI assisted under-served populations by providing capital and education to ignite business and job growth, develop communities, support entrepreneurs, and expand vital services that strengthen the region.

Scranton-Wilkes Barre-Hazleton, PA MSA

PNC was a leader in providing CD services in the Scranton-Wilkes Barre-Hazleton, PA MSA. During the evaluation period, bank employees conducted 20 financial education events attended by approximately 156 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families.

In addition, eight bank employees served in leadership roles for 15 different organizations by participating on boards and committees. Notable examples of CD services include:

- A bank employee served as a board member for a CD organization that worked to create employment opportunities for LMI individuals with disabilities. The organization provided the necessary education, training, and socialization skills to function independently in society. The organization helped special education students obtain job training and placement, and managed 12 group homes for these individuals.
- A bank employee taught financial education classes to participants of an organization dedicated to serving the needs of economically disadvantaged individuals within the AA. Services included a variety of programs, such as Head Start/Early Head Start services, employment and training relationships, surplus food distributions, crisis assistance, welfare-to-work activities, home weatherization programs, and heating assistance through the Pennsylvania's Low-Income Home Energy Assistance Program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bloomsburg-Berwick, PA MSA; East Stroudsburg, PA MSA; Erie, PA MSA; Harrisburg-Carlisle, PA MSA; York-Hanover, PA MSA; and the Pennsylvania non-metropolitan areas was not inconsistent with the bank's overall outstanding performance under the service test in the state of Pennsylvania. In the Altoona, PA; Gettysburg, PA MSA; Lancaster, PA MSA; Lebanon, PA MSA; Reading, PA MSA; State College, PA MSA; and the Williamsport, PA MSA the bank's performance was weaker than the bank's overall performance in the state of Pennsylvania due to poorer branch distribution in LMI geographies. The service test performance in the limited-scope areas did not have an effect on the bank's overall service test rating for state of Pennsylvania. Refer to Table 15 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

State of South Carolina

CRA Rating for South Carolina²⁵: Satisfactory

The lending test is rated:	High Satisfactory
The investment test is rated:	High Satisfactory
The service test is rated:	Low Satisfactory

The major factors that support this rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in originating CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were reasonably accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in South Carolina

PNC delineated six AAs in the state of South Carolina, which included portions of the Charleston-North Charleston, SC MSA; Columbia, SC MSA; Florence, SC MSA; Greenville-Anderson-Mauldin, SC MSA; Hilton Head Island-Bluffton-Beaufort, SC MSA; and the South Carolina non-metropolitan county of Georgetown.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$187.0 million in deposits in these AAs, which represented 0.08 percent of the bank's total deposits. The bank made 0.25 percent of its evaluation period lending in these AAs.

PNC had eight office locations and 37 ATMs, of which 13 were deposit taking, within the AAs. The bank ranked 23rd in deposit market share with 0.44 percent. The top four competitors included Wells Fargo Bank, N.A. with 74 branches and 26.27 percent market share; Bank of America, N.A. with 44 branches and 20.82 percent market share; Branch Banking and Trust Company with 48 branches and 8.83 percent market share; and South State Bank with 43 branches and 7.27 percent market share. There were 55 additional FDIC-insured depository institutions with 332 offices within the bank's AAs.

²⁵For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profile for the state of South Carolina in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in South Carolina

We completed a full-scope review for the Charleston-North Charleston, SC MSA. This AA had the largest percentage of deposits, 36.40 percent, the largest number of branches, and the third largest deposit market share percentage with 0.69 percent.

We placed more emphasis on home mortgage loans versus small loans to businesses. PNC did not originate or purchase enough home improvement loans, multifamily loans, or small loans to farms in the full-scope area to complete a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home refinance loans. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Columbia, SC MSA; Florence, SC MSA; Greenville-Anderson-Mauldin, SC MSA; Hilton Head Island-Bluffton-Beaufort, SC MSA; and the South Carolina non-metropolitan area.

The 2014 OMB changes affected AAs in this state. OMB reclassified Beaufort County, SC as the Hilton Head Island-Bluffton-Beaufort, SC MSA. As a result, analysis for the South Carolina non-metropolitan area included data for Beaufort County, SC from 2012 through 2013. Data from Beaufort County, SC for 2014 through 2016 was included in the Hilton Head Island-Bluffton-Beaufort, SC MSA analysis.

We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of South Carolina is high satisfactory. Based on a full-scope review, the bank's performance in the Charleston-North Charleston, SC MSA was good considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the state of South Carolina section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected good responsiveness to area credit needs in the Charleston-North Charleston, SC MSA when considering the bank's deposits and competition. PNC ranked 16th out of 28 depository institutions (top 57 percent) with a deposit market share of 0.69 percent. For home purchase loans, PNC's market share of 0.25 percent ranked 70th out of 370 lenders (top 19 percent). For home, refinance loans, PNC's market share of 0.47 percent ranked 48th out of 340 lenders (top 14 percent). For small loans to businesses, PNC's market share of 0.74 percent ranked 19th out of 98 lenders (top 19 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Charleston-North Charleston, SC MSA was adequate. The geographic distribution of home mortgage loans in the Charleston-North Charleston, SC MSA was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of South Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans and home refinance loans in the Charleston-North Charleston, SC MSA was adequate.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies was below, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was well below, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in low-income geographies was below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of South Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Charleston-North Charleston, SC MSA was good. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Charleston-North Charleston, SC MSA was adequate. The borrower distribution of home mortgage loans and small loans to businesses was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home purchase loans in the Charleston-North Charleston, SC MSA was poor and home refinance loans was adequate.

Home Purchase

PNC's borrower distribution of home purchase loans was poor. The percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers was significantly below the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers exceeded, and to moderate-income borrowers was significantly below, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Charleston-North-Charleston, SC MSA was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of South Carolina section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Charleston-North Charleston, SC MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made three CD loans totaling \$105.5 million, which represented 1,341.59 percent of allocated tier 1 capital. By dollar volume, 72.04 percent of these loans funded community services, 27.49 percent funded revitalization or stabilization efforts, and 0.48 percent funded affordable housing.

Examples of CD loans in the AA include:

- PNC provided \$76.0 million to a local school district where the majority of the students were from LMI families. The funds were used to acquire, construct, and renovate essential educational facilities.
- PNC provided a \$29.0 million loan for the revitalization of an abandoned textile mill site located in a moderate-income geography that created additional office and retail space that provided additional job opportunities.

In addition, PNC made five CD loans totaling \$40.8 million to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. Two were to organizations providing affordable housing, two to organizations providing community services, and one to a community loan fund to support small businesses.

Product Innovation and Flexibility

PNC made limited use of innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, the bank made one PNC Community Mortgage loan totaling \$184,000 and eight closing assistance grants totaling \$11,800 in the Charleston-North Charleston, SC MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Columbia, SC MSA and Greenville-Anderson-Mauldin, SC MSA was not inconsistent with the bank's overall high satisfactory performance under the lending test in the state of South Carolina.

Performance in the Florence, SC MSA; Hilton Head-Bluffton-Beaufort, SC MSA; and South Carolina non-metropolitan areas was weaker than the bank's overall performance in the state of South Carolina. The weaker performance was due to poorer performance in both geographic and borrower distributions. PNC's combined performance in the limited-scope areas did not affect the bank's overall lending test rating for the state of South Carolina. Refer to the Tables 1 through 13 in the state of South Carolina section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of South Carolina is high satisfactory. Based on a full-scope review, the bank's performance in the Charleston-North Charleston, SC MSA was good.

Refer to Table 14 in the state of South Carolina section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had a good level of qualified investments and grants in this AA. The dollar amount of qualified investments in the Charleston-North Charleston, SC MSA represented 6.15 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited a good level of responsiveness to the credit and CD needs in the Charleston-North Charleston, SC MSA. PNC made two statewide and regional investments totaling over \$218,000 that directly benefited the AA. PNC also provided 17 grants and donations totaling \$266,000 that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

An example of a qualified investment in this AA was an investment in a statewide CDFI lender that pools capital from public and private investments that created a revolving loan fund to finance critically needed CD projects. Its mission was to provide loans, technical assistance, and advocacy for affordable housing, healthy food retail, community facilities, and community businesses. The portion of the investment attributed to the Charleston-North Charleston, SC MSA was \$50,000.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Columbia, SC MSA and the South Carolina non-metropolitan areas was stronger than the bank's performance in the state of South Carolina. This was due to higher relative volume of qualified investments in these areas. In the Florence, SC MSA; Greenville-Anderson-Mauldin,

SC MSA; and the Hilton Head Island-Bluffton-Beaufort, SC MSA, the bank's performance was weaker than the bank's overall performance under the investment test in the state due to lower volumes of qualified investments. PNC's combined performance in the limited-scope areas did not affect the bank's overall investment test rating for the state of South Carolina. Refer to Table 14 in the state of South Carolina section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in South Carolina is rated low satisfactory. Based on a full-scope review, the bank's performance in the Charleston-North Charleston, SC MSA was good given its limited branch presence. The service test performance in the limited-scope AAs was a factor in determining the overall investment test rating for the state of South Carolina.

Retail Banking Services

Refer to Table 15 in the state of South Carolina section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated two branch offices in the Charleston-North Charleston, SC MSA. The bank had no branches in low-income geographies. PNC's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies.

PNC made effective use of alternative delivery systems through debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options as indicated by significant increase in usage by LMI households. These systems provide additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 22 ATMs in the AA, two of which were deposit taking. PNC provided data that indicated 48.8 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 43.0 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. No branches were opened or closed within the AA during the evaluation period.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided an adequate level of CD services in the Charleston-North Charleston, SC MSA. PNC conducted four financial education events with 138 predominantly LMI participants. These events focused on basic financial education and homebuyer education to LMI individuals and families.

Employees were involved during the evaluation period, including four employees who participated on boards of directors or committees of four CD organizations. Notable examples of CD services include:

- A PNC employee served on the board of directors for an organization that supported the development of vibrant, sustainable communities through loan programs for affordable housing and the financing of healthy food retail, community facilities, and community businesses.
- A PNC employee served on the board of directors for an organization that provided financial training and educational opportunities to primarily LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Columbia, SC MSA; Florence, SC MSA; Greenville-Anderson-Mauldin, SC MSA; Hilton Head Island-Bluffton-Beaufort SC MSA; and South Carolina non-metropolitan areas was weaker than the bank's overall low satisfactory performance in the Charleston-North Charleston, SC MSA due to poorer branch distribution in LMI geographies. The weaker service test performance in the limited-scope AAs affected the bank's overall service test rating for the state of South Carolina. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

State of Virginia

CRA Rating for Virginia²⁶: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was poor and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made a significant level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.

Description of Institution's Operations in Virginia

PNC delineated one AA in the state of Virginia, which included the non-metropolitan counties of Accomack and Northampton.

Based on June 30, 2016 FDIC summary of deposit information, PNC had over \$216.1 million in deposits in this AA, which represented 0.09 percent of the bank's total deposits. The bank made 0.11 percent of its evaluation period lending in this AA.

PNC had four office locations and seven ATMs, all of which were deposit taking, within the AA. The bank ranked first in deposit market share with 33.73 percent. There were four competitors in this AA, which included Bank of Hampton Roads with four branches and 29.93 percent market share; Branch Banking and Trust Company with three branches and 18.36 percent market share; SunTrust Bank with two branches and 17.89 percent market share; and Woodforest National Bank with one branch and 0.10 percent market share.

Refer to the market profile for the state of Virginia in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities.

²⁶For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Virginia

We completed a full-scope review for the Virginia non-metropolitan counties of Accomack and Northampton. The 2014 OMB changes did not affect the AA. We based our ratings on the results of the area that received the full-scope review. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on borrower distribution than geographic distribution because there were no low-income geographies in the rating area and less than 10 percent of owner-occupied housing units, small business, and small farms were located in moderate-income geographies. We placed more emphasis on small loans to businesses versus home mortgage loans. PNC originated too few multifamily loans in the rating area to conduct a meaningful analysis. Among home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AAs, which limited the affordability for LMI families. Refer to the market profile for Virginia non-metropolitan areas in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VIRGINIA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Virginia is rated high satisfactory. Based on a full-scope review, the bank's performance in the Virginia non-metropolitan areas was good considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the state of Virginia section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Virginia non-metropolitan areas when considering the bank's deposits and competition. PNC ranked first out of eight depository institutions (top 13 percent) with a deposit market share of 33.73 percent. For home purchase loans, PNC's market share of 2.56 percent ranked ninth out of 112 lenders (top 8 percent). For home improvement loans, PNC's market share of 20.25 percent ranked first out of 22 lenders (top 5 percent). For home refinance loans, PNC's market share of 2.93 percent ranked seventh out of 106 lenders (top 7 percent). For small loans to businesses, PNC's market share of 15.92 percent ranked first out of 39 lenders (top 3 percent). For small loans to farms, PNC's market share of 39.58 percent ranked first out of 10 lenders (top 10 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Virginia non-metropolitan areas was poor. The geographic distribution of home mortgage loans and small loans to farms was adequate, and small loans to businesses was poor. There were no low-income geographies in the AA; therefore, we based our analysis on moderate-income geographies only.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Virginia non-metropolitan areas was excellent, home improvement loans was very poor, and home refinance loans was good.

Home Purchase

PNC's geographic distribution of home purchase loans was excellent. The percentage of home purchase loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was very poor. The percentage of home improvement loans originated or purchased in moderate-income geographies was significantly below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased in moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Virginia non-metropolitan areas was poor. The percentage of small loans to businesses originated or purchased in moderate-income geographies was well below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 7 in the state of Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to farms.

PNC's geographic distribution of small loans to farms in the Virginia non-metropolitan areas was adequate considering small farm lending was not a primary focus for the bank. The percentage of small loans to farms in moderate-income geographies was below the percentage of farms located in those geographies and well below the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Virginia non-metropolitan areas was adequate. The borrower distribution of home mortgage loans was good, and small loans to businesses and small loans to farms was adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Virginia non-metropolitan areas was good. We considered housing costs in relation to the median family incomes in the AAs, which limited the affordability for LMI families. Refer to the market profile for the Virginia non-metropolitan areas in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was below, and to

moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers near to, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Virginia non-metropolitan areas was adequate. The percentage of small loans to businesses originated or purchased was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The borrower distribution of small loans to farms in the Virginia non-metropolitan areas was adequate. The percentage of small loans to farms originated or purchased was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Virginia section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Virginia non-metropolitan areas. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made five CD loans totaling \$2.7 million, which represented 10.95 percent of allocated tier 1 capital. By dollar volume, 81.17 percent of these loans funded revitalization and stabilization efforts and 18.83 percent funded community services.

An example of CD loans include two CD loans totaling over \$2.2 million to a local government entity for infrastructure improvements in a town located in a designated distressed or underserved middle-income geography.

Product Innovation and Flexibility

PNC did not make use of any innovative or flexible lending programs in the Virginia non-metropolitan areas during this evaluation period.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Virginia is high satisfactory. Based on a full-scope review, the bank's performance in the Virginia non-metropolitan areas was adequate. Statewide and regional investments had a positive effect on the bank's overall investment test performance in the state of Virginia.

Refer to Table 14 in the state of Virginia section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an adequate level of qualified investments and grants in this AA. The dollar amount of the qualified investments in the Virginia non-metropolitan areas represented 5.84 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited good responsiveness to the credit and CD needs in the Virginia non-metropolitan areas. PNC made four current-period investments totaling \$1 million and had one remaining prior-period investment totaling \$250,000. PNC also provided 20 grants and donations totaling \$208,000 that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC made four investments totaling \$1 million to a CDFI that focused on LMI and underserved communities. It offered innovative, flexible financial products designed to support housing and CD ventures and increase employment opportunities for LMI people.
- PNC provided four grants totaling \$59,000 to a nonprofit organization whose mission was to promote school readiness and well-being for LMI children from birth to age five.

PNC made three current-period investments totaling over \$10.5 million in the broader statewide and regional area to organizations whose purpose, mandate, or function included serving PNCs AAs. These investments had a positive effect on the bank's overall investment test performance in the state of Virginia.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in state of Virginia is rated high satisfactory. Based on a full-scope review, the bank's performance in the Virginia non-metropolitan areas was good.

Retail Banking Services

Refer to Table 15 in the state of Virginia section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were reasonably accessible to geographies and individuals of different income levels throughout the AA. The bank operated four branch offices in the Virginia non-metropolitan areas. There were no low-income geographies in the AA. The bank's distribution of branches in moderate-income geographies was below the percentage of the population living within those geographies, although only 9.61 percent of the population lives in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had seven ATMs in the AA, all of which were deposit taking. PNC provided data that indicated 60.3 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 20.4 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC closed one branch during the evaluation period, which was located in a middle-income geography. The bank did not open any branches in the AA.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Virginia non-metropolitan areas given its limited branch presence. During the evaluation period, five bank employees conducted 20 financial education events attended by approximately 630 participants. These events focused on basic financial education to LMI individuals and families.

In addition, four bank employees served in leadership roles for five different organizations by participating on boards and committees. Notable examples of CD services include:

- Two bank employees taught six financial education classes to more than 250 people through a local community college, the majority of whose students were LMI individuals.
- A bank employee served as a board member for a CDFI whose mission was to support housing and CD ventures, increase jobs, and build sustainable communities by offering flexible financial products and advisory services.

State of West Virginia

CRA Rating for West Virginia²⁷: **Outstanding**

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic distribution of the bank's home mortgage and small business loan originations and purchases was good and borrower distribution was adequate.
- CD loans were effective in addressing community credit needs. The bank was a leader in making CD loans, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank conducted or supported a relatively high number of CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in West Virginia

PNC delineated one AA in the state of West Virginia, which included only a portion of the Morgantown, WV MSA.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$63 million in deposits in this AA, which represented 0.03 percent of the bank's total deposits. The bank made 0.07 percent of its evaluation period lending in these AAs.

PNC had three office locations and 20 ATMs, of which eight were deposit taking, within the AA. The bank ranked eighth in deposit market share with 2.91 percent. The top four competitors included United Bank with six branches and 32.58 percent market share; Huntington National Bank with seven branches and 17.97 percent market share; Branch Banking and Trust Company with five branches and 17.81 percent market share; and Clear Mountain Bank with

²⁷For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

six branches and 9.5 percent market share and. There were five additional FDIC-insured depository institutions with 12 branches within the bank's AA.

Refer to the market profile for the state of West Virginia in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in West Virginia

We completed a full-scope review for the Morgantown, WV MSA. The 2014 OMB changes did not affect the AA. We based our ratings on the results of the area that received the full-scope review. Refer to the table in appendix A and the market profiles for more information.

We placed more emphasis on home mortgage loans versus small businesses. PNC originated too few multifamily loans and no small loans to farms in the rating area to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among home mortgage loans, we placed the most emphasis on home purchase loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for Morgantown, WV MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WEST VIRGINIA

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of West Virginia is rated outstanding. Based on a full-scope review, the bank's performance in the Morgantown, WV MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion.

Lending Activity

Refer to Table 1 Lending Volume in the state of West Virginia section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Morgantown, WV MSA when considering the bank's deposits and competition. PNC ranked eighth out of 10 depository institutions (bottom 20 percent) with a deposit market share of 2.91 percent. For home purchase loans, PNC's market share of 4.84 percent ranked seventh out of 107 lenders (top 7 percent). For home improvement loans, PNC's market share of 2.99 percent ranked 11th out of 32 lenders (top 34 percent). For home refinance loans, PNC's

market share of 2.43 percent ranked 12th out of 90 lenders (top 8 percent). For small loans to businesses, PNC's market share of 2.56 percent ranked 12th out of 62 lenders (top 19 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Morgantown, WV MSA was good. The geographic distribution of home mortgage loans was good and small loans to businesses was excellent.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of West Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans in the Morgantown, WV MSA was good, and home improvement loans and home refinance loans was excellent.

Home Purchase

PNC's geographic distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased in low-income geographies exceeded, and in moderate-income geographies was below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in both low- and moderate-income geographies was below the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was excellent. The percentage of home improvement loans originated or purchased in both low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was excellent. The percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of West Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Morgantown, WV MSA was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AAs and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Morgantown, WV MSA was adequate. The borrower distribution of home mortgage loans was adequate and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of West Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans and home refinance loans in the Morgantown, WV MSA was adequate and of home improvement loans was poor. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Morgantown, WV MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home purchase loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was poor. PNC did not originate or purchase any home improvement loans to low-income borrowers. The percentage of home improvement loans originated or purchased to moderate-income borrowers was significantly below the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers was below, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased to low-income borrowers was significantly below, and to moderate-income borrowers was below, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers was near to, the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of West Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Morgantown, WV MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the MSA but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of West Virginia section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Morgantown, WV MSA. PNC had an adequate level of CD lending based on the combination of volume, responsiveness, and complexity. PNC made one CD loans totaling \$1 million of which \$250,000 directly supported activities in the Morgantown, WV MSA. This represented 3.46 percent of allocated tier 1 capital. The loan was to a CDFI that provided capital and technical assistance to underserved entrepreneurs.

In addition, PNC made two CD loans totaling over \$8.2 million to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. Both loans were to organizations that provided affordable housing to LMI persons.

Product Innovation and Flexibility

PNC made limited use innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made one PNC Community Mortgage loan totaling \$134,000 and 15 closing cost assistance grants totaling over \$20,300 in the Morgantown, WV MSA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of West Virginia is rated outstanding. Based on a full-scope review, the bank's performance in the Morgantown, WV MSA was excellent.

Refer to Table 14 in the state of West Virginia section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in the Morgantown, WV MSA. The dollar amount of qualified investments represented 18.48 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Morgantown, WV MSA. PNC made four current-period investments totaling almost \$1.0 million and had one remaining prior-period investment valued at \$250,000 in this AA. PNC also provided six grants and donations totaling \$85,000 to local nonprofit organizations that promote community services for LMI individuals and families.

Examples of qualified investments in this AA included:

- Investments totaling almost \$1.0 million to a designated low-income credit union.
- Eight grants totaling \$40,000 to a CDC that provided affordable housing opportunities in geographies with no public housing agency. The organization also provided pre-purchase counseling; educational sessions on mortgage delinquency, foreclosure prevention, first-time home buying and post-purchase expectations; and classes on home repair and rehabilitation.

PNC also had three current period investments totaling \$12.7 million benefiting the greater statewide or regional area. These were grants to organizations promoting revitalization and stabilization of LMI geographies and affordable housing.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of West Virginia is rated high satisfactory. Based on a full-scope review, the bank's performance in the Morgantown, WV MSA was good.

Retail Banking Services

Refer to Table 15 in the state of West Virginia section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated three branch offices in the Morgantown, WV MSA. The bank's distribution of branches in low-income geographies exceeded the

percentage of the population living within those geographies. The bank did not have any branches in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 22 ATMs in the AA, of which eight were deposit taking. PNC provided data that indicated 68.0 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. While there was a decrease of 7.6 percent from the start of the evaluation period, it still represented excellent usage.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened one branch during the evaluation period, which was located in an upper-income geography. The bank did not close any branches.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC provided a high level of CD services in the Morgantown, WV MSA given its limited branch network. During the evaluation period, bank employees conducted 15 financial education events attended by approximately 100 participants. These events focused on basic financial education to LMI individuals and families.

In addition, one bank employee served in leadership role for two different organizations by participating on a board or committee.

An example of CD services included two bank employees who taught financial education classes to residents of an organization that provided emergency food, shelter, medical referrals, and one-to-one comprehensive case management to homeless individuals.

State of Wisconsin

CRA Rating for Wisconsin²⁸: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: High Satisfactory

The major factors that support the rating include:

- Based on the data in the tables and performance context considerations discussed below, the geographic and borrower distribution of the bank's home mortgage and small business loan originations and purchases was good.
- CD loans were effective in addressing community credit needs. The bank was a leader in CD lending, which had a positive effect on the lending test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's branches and alternative delivery systems were accessible to geographies and individuals of different income levels and responsive in helping the bank provide services across the community.
- CD services were effective and responsive in addressing community needs. The bank was a leader in conducting or supporting CD services, consistent with its capacity and expertise to conduct specific activities.

Description of Institution's Operations in Wisconsin

PNC delineated two AAs in the state of Wisconsin, which included the Milwaukee-Waukesha-West Allis, WI MSA and the Wisconsin non-metropolitan county of Walworth.

Based on June 30, 2016 FDIC summary of deposit information, PNC had almost \$1.5 billion in deposits in these AAs, which represented 0.59 percent of the bank's total deposits. The bank made 0.61 percent of its evaluation period lending in these AAs.

PNC had 33 office locations and 116 ATMs, of which 63 were deposit taking, within the AAs. The bank ranked sixth in deposit market share with 2.72 percent. The top four competitors included U.S. Bank, N.A. with 58 branches and 38.01 percent market share; BMO Harris Bank, N.A. with 73 branches and 13.60 percent market share; Associated Bank, N.A. with 49 branches and 9.52 percent market share; and

²⁸For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

JPMorgan Chase Bank, N.A. with 31 branches and 9.23 percent market share. There were 53 additional FDIC-insured depository institutions with 351 branches within the bank's AAs.

Refer to the market profile for the state of Wisconsin in appendix C for detailed demographics and other performance context information, including identified AA needs and opportunities, for the AA that received a full-scope review.

Scope of Evaluation in Wisconsin

We completed a full-scope review for the Milwaukee-Waukesha-West Allis, WI MSA. This AA had the largest percentage of deposits, 96.90 percent, the largest number of branches, and a deposit market share percentage of 2.21 percent.

We placed more emphasis on small loans to businesses versus home mortgage loans. PNC originated too few multifamily loans and small farm loans in the full scope AA to conduct a meaningful analysis. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses. Among the home mortgage loans, we placed the most emphasis on home refinance loans. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Milwaukee-Waukesha-West Allis, WI MSA in appendix C for additional information on housing costs and median income. Refer to the Scope of Evaluation section for details on how weightings were determined.

We completed limited-scope reviews for the Wisconsin non-metropolitan county of Walworth. The 2014 OMB changes did not affect the AAs within the state. We based our ratings on the results of the area that received the full-scope review and the bank's performance in the limited-scope areas, as applicable. Refer to the table in appendix A and the market profiles for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WISCONSIN

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Wisconsin is rated outstanding. Based on a full-scope review, the bank's performance in the Milwaukee-Waukesha-West Allis, WI MSA was excellent considering competition, economic factors, housing costs, and performance against the demographic and aggregate peer. CD lending had a positive effect on the lending test conclusion in the full scope AA. Statewide and regional CD lending moderated the lack of lending in the limited-scope AA.

Lending Activity

Refer to Table 1 Lending Volume in the state of Wisconsin section of appendix D for the facts and data used to evaluate the bank's lending activity.

PNC's lending activity reflected excellent responsiveness to area credit needs in the Milwaukee-Waukesha-West Allis, WI MSA when considering the bank's deposits and competition. PNC ranked sixth out of 50 depository institutions (top 12 percent) with a deposit market share of 2.21 percent. For home purchase loans, PNC's market share of 0.31 percent ranked 65th out of 384 lenders (top 17 percent). For home improvement loans, PNC's market share of 1.92 percent ranked 11th out of 155 lenders (top 7 percent). For home refinance loans, PNC's market share of 0.63 percent ranked 40th out of 400 lenders (top 10 percent). For small loans to businesses, PNC's market share of 2.84 percent ranked eighth out of 119 lenders (top 6 percent).

Distribution of Loans by Income Level of the Geography

PNC's overall distribution of loans by income level of geography in the Milwaukee-Waukesha-West Allis, WI MSA was good. The geographic distribution of home mortgage loans was adequate and small loans to businesses was good. We placed more emphasis on the bank's performance in moderate-income geographies as these areas had a higher percentage of owner-occupied housing units and small businesses.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

PNC's geographic distribution of home purchase loans, home improvement loans, and home refinance loans in the Milwaukee-Waukesha-West Allis, WI MSA was adequate.

Home Purchase

PNC's geographic distribution of home purchase loans was adequate. The percentage of home purchase loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home purchase loans originated or purchased in low-income geographies was below, and in moderate-income geographies was near to, the aggregate percentage of all reporting lenders.

Home Improvement

PNC's geographic distribution of home improvement loans was adequate. The percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home improvement loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's geographic distribution of home refinance loans was adequate. The percentage of home refinance loans originated or purchased in low-income geographies was significantly below, and in moderate-income geographies below, the percentage of owner-occupied housing units located in those geographies. PNC's percentage of home refinance loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 6 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

PNC's geographic distribution of small loans to businesses in the Milwaukee-Waukesha-West Allis, WI MSA was good. The percentage of small loans to businesses originated or purchased in low-income geographies was near to, and in moderate-income geographies below, the percentage of businesses located in those geographies. PNC's percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We analyzed PNC's geographic lending patterns throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

PNC's overall distribution of loans to borrowers of different income levels in the Milwaukee-Waukesha-West Allis, WI MSA was good. The borrower distribution of home mortgage loans and small loans to businesses was good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

PNC's borrower distribution of home purchase loans, home improvement loans, and home refinance loans in the Milwaukee-Waukesha-West Allis, WI MSA was good. We considered housing costs in relation to the median family incomes in the AA, which limited the affordability for LMI families. Refer to the market profile for the Milwaukee-Waukesha-West Allis, WI MSA in appendix C for additional information on housing costs and median income.

Home Purchase

PNC's borrower distribution of home purchase loans was good. The percentage of home purchase loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of

home purchase loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Home Improvement

PNC's borrower distribution of home improvement loans was good. The percentage of home improvement loans originated or purchased to low-income borrowers was well below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home improvement loans originated or purchased to low-income borrowers was near to, and to moderate-income borrowers exceeded, the aggregate percentage of all reporting lenders.

Home Refinance

PNC's borrower distribution of home refinance loans was good. The percentage of home refinance loans originated or purchased to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. PNC's percentage of home refinance loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 11 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the Milwaukee-Waukesha-West Allis, WI MSA was good. The percentage of small loans to businesses originated or purchased was below the percentage of small businesses in the MSA, but exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Wisconsin section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table included all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 included geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a positive effect on the lending test conclusion in the Milwaukee-Waukesha-West Allis, WI MSA. PNC was a leader in making CD loans based on the combination of volume, responsiveness, and complexity. PNC made 12 CD loans totaling \$37.78 million, which represented 22.86 percent of allocated tier 1 capital. By dollar volume, 30.55 percent of these loans funded community services, 66.46 percent funded affordable housing in low- or moderate-income geographies, 1.32 percent funded economic development activities, and 1.67 percent funded revitalization and stabilization efforts.

Examples of CD loans in the MSA include:

- PNC made a \$3.0 million loan to a CDFI that provided micro loans to small businesses that do not have access to traditional capital resources. The businesses were located in municipally designated revitalization zones within the city of Milwaukee.
- PNC provided a \$630,000 loan to an organization that provided adult education, youth development, workforce readiness, and family engagement to LMI families.

In addition, PNC made eleven CD loans totaling over \$33.1 million to entities in the broader statewide and regional area whose purpose, mandate, or function included servicing PNCs AAs. The loans were made to eight different organizations that provided affordable housing to LMI persons.

Product Innovation and Flexibility

PNC made limited use innovative or flexible lending programs in order to serve AA credit needs. During the evaluation period, PNC made five PNC Community Mortgage loans totaling \$416,000 and 16 closing cost assistance grants totaling over \$22,000 in the Milwaukee-Waukesha-West Allis, WI MSA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the WI non-metropolitan area was weaker than the bank's overall performance in the state because of poorer borrower distribution and no CD lending activity. The lending test performance in the limited-scope area did not have a significant effect on the bank's overall lending test rating for the state of Wisconsin. Refer to the Tables 1 through 13 in the state of Wisconsin section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Wisconsin is rated outstanding. Based on a full-scope review, the bank's performance in the Milwaukee-Waukesha-West Allis, WI MSA was excellent. Statewide and regional investments moderated the lack of investments in the limited-scope AA.

Refer to Table 14 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PNC had an excellent level of qualified investments and grants in the Milwaukee-Waukesha-West Allis, WI MSA. The dollar amount of qualified investments represented 73.54 percent of the allocated portion of the bank's tier 1 capital.

PNC exhibited excellent responsiveness to the credit and CD needs in the Milwaukee-Waukesha-West Allis, WI MSA. PNC funded 15 current-period investments totaling \$63.7 million and had eight remaining prior-period investments totaling \$56.6 million. PNC made one

statewide and regional investment totaling \$750,000 that directly benefited the AA. PNC also provided 128 grants and donations totaling almost \$1.3 million that promoted economic development in LMI communities, supported affordable housing development, and provided community services to LMI individuals and families.

Examples of qualified investments in this AA include:

- PNC invested in \$6.5 million in a 53-unit residential rental community that offered a mix of studio, one-, two-, and three-bedroom units. The project included 36 units for households with incomes at or below 60 percent of area median family income.
- PNC provided three grants totaling \$50,000 to a CDFI that promoted economic development. The organization was the region's largest micro-enterprise lender, providing access to capital to small and newly emerging businesses.

PNC made 14 current-period investments totaling over \$51.6 million in the broader statewide and regional area to organizations whose purpose, mandate, or function included serving PNCs AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the investment test in the Wisconsin non-metropolitan areas was weaker than the bank's overall outstanding performance under the investment test in the state. PNC did not make any qualified investments in the limited-scope area. The investment test performance in the limited-scope area did not have a significant effect on the bank's overall investment test rating for the state of Wisconsin. Refer to Table 14 in the state of Wisconsin section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in state of Wisconsin is rated high satisfactory. Based on a full-scope review, the bank's performance in the Milwaukee-Waukesha-West Allis, WI MSA was good. The service test performance in the limited-scope area did not have an effect on the bank's overall service test rating for state of Wisconsin.

Retail Banking Services

Refer to Table 15 in the state of Wisconsin section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's delivery systems were accessible to geographies and individuals of different income levels throughout the AA. The bank operated 32 branch offices in the Milwaukee-Waukesha-West Allis, WI MSA. The bank's distribution of branches in LMI geographies was below the percentage of the population living within those geographies. When considering one adjacent-

serving branch serving a moderate-income geography, the distribution was near-to the percentage of the population in moderate-income geographies.

PNC made effective use of alternative delivery systems through ATMs, online banking, electronic bill pay, and mobile banking options as indicated by the level of usage by LMI households. These systems provided additional delivery availability and access to banking services to both retail and business customers in LMI geographies. PNC had 485 ATMs in the AA, of which 276 were deposit taking. PNC provided data that indicated 58.3 percent of households in LMI geographies used an alternative delivery system in the fourth quarter of 2016. This was an increase of 10.5 percent from the start of the evaluation period.

PNC's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. PNC opened seven branches during the evaluation period, one of which was located in a low-income geography. The bank closed four branches, none of which was located in low- or moderate-income geographies.

The bank's hours and services did not vary in a way that inconvenienced certain portions of the AA, particularly LMI individuals or LMI geographies. PNC maintained standard business hours and offered traditional banking products and services at all branch locations in the AA.

Community Development Services

PNC was a leader in providing CD services in the Milwaukee-Waukesha-West Allis, WI MSA. During the evaluation period, six bank employees conducted 51 financial education events attended by approximately 1,060 participants. These events focused on basic financial education and homebuyer education to LMI individuals and families.

In addition, 10 bank employees served in leadership roles for 30 different organizations by participating on boards and committees. Notable examples of CD services include:

- Three bank employees served as board or committee members for a CD organization that provided ongoing technical assistance and support to local nonprofit organizations and entities that assist LMI areas with resources such as micro-loans and tax credits.
- Two bank employees served as board or committee members for a CDFI that promoted economic development and addressed capital access disparities for women and under-served populations. It was the region's largest micro-enterprise lender, providing access to capital for to small and newly emerging businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the service test in the Wisconsin Non-metropolitan AA was weaker than the bank's overall high satisfactory performance under the service test in the state of Wisconsin due to poorer branch distribution in LMI geographies. The service test performance in the limited-scope areas did not have an effect on the bank's overall service test rating for state of Wisconsin. Refer to Table 15 in the state of Wisconsin section of appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full”) and those that received a less comprehensive review (designated by the term “limited”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/2012 to 12/31/2016 CD Loans, Investment, and Service Tests: 07/09/2012 to 12/31/2016	
Financial Institution	Products Reviewed	
PNC Bank, National Association (PNC) Wilmington, Delaware	HMDA reported loans, CRA loans, CD loans, and qualified investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
PNC Financial Services Group Inc.	Affiliate	Qualified Investments
National City Community Development 909 LLC	Affiliate	Qualified Investments
National City Equity Partners, Inc.	Affiliate	Qualified Investments
PNC Venture LLC	Affiliate	Qualified Investments
PNC Equities LLC	Affiliate	Qualified Investments
PNC Capital Finance LLC	Affiliate	Qualified Investments
National City Community Development LLC	Affiliate	Qualified Investments
PNC Community Development Company LLC	Affiliate	Qualified Investments
PNC Foundation	Affiliate	Qualified Investments
PNC New Markets Investments Partners	Affiliate	Qualified Investments
LIHTC Investments LLC	Affiliate	Qualified Investments
List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Allentown-Bethlehem-Easton, PA-NJ MMA	Full	PA – Carbon, Lehigh, Northampton; NJ – Warren
Charlotte-Concord-Gastonia, NC-SC MMA	Full	NC – Gaston, Iredell, Mecklenburg, Union; SC – York
Chicago-Naperville-Elgin, IL-IN-WI MMA Chicago-Naperville-Arlington Heights, IL MD Elgin, IL MD Gary, IN MD Lake County-Kenosha County, IL-WI MD	Full	IL – Cook, DuPage, McHenry, Will IL – DeKalb, Kane IN – Jasper, Lake IN – Lake; WI – Kenosha
Cincinnati, OH-KY-IN MMA	Full	KY – Boone, Campbell, Kenton; OH – Butler, Clermont, Hamilton, Warren
Cumberland, MD-WV MMA	Full	MD – Allegany; WV – Mineral

List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Huntington-Ashland, WV-KY-OH MMA	Full	KY – Boyd, Greenup; WV – Cabell; OH – Lawrence
Louisville-Jefferson County, KY-IN MMA	Full	KY – Bullitt, Jefferson, Oldham; IN – Clark, Floyd, Washington
Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA	Full	NC – Brunswick; SC – Horry
New York-Newark-Jersey City, NY-NJ-PA MMA New York-Jersey City-White Plains, NY-NJ MD Newark, NJ-PA MD	Full	NJ – Bergen, Hudson, Middlesex, Monmouth, Ocean, Passaic; NY – New York NJ – Essex, Hunterdon, Morris, Somerset, Sussex, Union
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA Philadelphia, PA MD Camden, NJ MD Montgomery County-Bucks County-Chester County, PA MD Wilmington, DE-MD-NJ MD	Full	PA- Delaware, Philadelphia NJ – Burlington, Camden, Gloucester PA – Bucks, Chester, Montgomery MD – Cecil; DE – New Castle
Salisbury, MD-DE MMA	Full	MD – Somerset, Worcester, Wicomico; DE - Sussex
St. Louis, MO-IL MMA	Full	MO – Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren; IL – Madison, St. Clair
Virginia Beach-Norfolk-Newport News, VA-NC MMA	Full	VA – Chesapeake City, James City, Newport News City, Norfolk City, Virginia Beach City; NC – Currituck
Washington-Arlington-Alexandria, DC-VA-MD-WV MMA Washington-Arlington-Alexandria, DC-VA-MD-WV MD Silver Spring-Frederick-Rockville, MD MD	Full	VA – Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Loudon, Manassas City, Prince William, Spotsylvania, Stafford; MD – Calvert, Charles, Prince Georges, DC – Washington MD – Frederick, Montgomery
Youngstown-Warren-Boardman, OH-PA MMA	Full	OH – Mahoning, Trumbull; PA - Mercer

List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Champaign-Urbana, IL MSA Decatur, IL MSA Kankakee, IL MSA Rockford, IL MSA Illinois Non-Metro	Limited Limited Limited Limited Limited	Champaign Macon Kankakee Boone, Winnebago Knox, Morgan
State of Indiana – Indianapolis-Carmel-Anderson, IN MSA Bloomington, IN MSA Columbus, IN MSA Elkhart-Goshen, IN MSA Fort Wayne, IN MSA Kokomo, IN MSA Lafayette-West Lafayette, IN MSA Michigan City-La Porte, IN MSA South Bend-Mishawaka, IN-MI MSA Indiana Non-Metro	Full Limited Limited Limited Limited Limited Limited Limited Limited Limited	Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Putnam, Shelby Monroe Bartholomew Elkhart Allen, Wells, Whitley Howard Tippecanoe La Porte St. Joseph Cass, De Kalb, Huntington, Jackson, Jennings, Kosciusko, Marshall, Miami, Montgomery, Ripley, Tipton
State of Kentucky – Lexington-Fayette, KY MSA Bowling Green, KY MSA Elizabethtown-Fort Knox, KY MSA Owensboro, KY MSA Kentucky Non-Metro	Full Limited Limited Limited Limited	Clark, Fayette, Jessamine, Scott, Woodford Warren Hardin Daviess Boyle, Clay, Franklin, Knox, Laurel, Madison, Nelson
State of Maryland – Baltimore-Columbia-Towson, MD MSA California-Lexington Park, MS MSA Hagerstown-Martinsburg, MD-WV MSA Maryland Non-Metro	Full Limited Limited Limited	Anne Arundel, Baltimore, Baltimore City, Carroll, Hartford, Howard, Queen Anne's St. Mary's Washington Caroline, Kent, Talbot
State of Michigan – Detroit-Warren-Dearborn, MI MSA Warren-Troy-Farmington Hills MI MD Detroit-Dearborn-Livonia, MI MD Ann Arbor, MI MSA Battle Creek, MI MSA Bay City, MI MSA Flint, MI MSA Grand Rapids-Wyoming, MI MSA Jackson, MI MSA Kalamazoo-Portage, MI MSA Lansing-East Lansing, MI MSA	Full Limited Limited Limited Limited Limited Limited Limited Limited Limited	Lapeer, Livingston, Macomb, Oakland Wayne Washtenaw Calhoun Bay Genesee Barry, Kent, Ottawa Jackson Kalamazoo, Van Buren

List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Midland, MI MSA Monroe, MI MSA Muskegon, MI MSA Saginaw, MI MSA Michigan Non-Metro	Limited Limited Limited Limited Limited	Clinton, Eaton, Ingham Midland Monroe Muskegon Saginaw Allegan, Alpena, Antrim, Branch, Cheboygan, Clare, Emmet, Gladwin, Grand Traverse, Gratiot, Isabella, Iosco, Manistee, Mason, Montmorency, Ogemaw, Shiawassee, Tuscola
State of New Jersey – Trenton-Ewing, NJ MSA Atlantic City-Hammonton, NJ MSA Ocean City NJ, MSA Vineland-Bridgeton, NJ MSA	 Full Limited Limited Limited	 Mercer Atlantic Cape May Cumberland
State of North Carolina – Raleigh, NC MSA Asheville, NC MSA Burlington, NC MSA Durham-Chapel Hill, NC MSA Fayetteville, NC MSA Goldsboro, NC MSA Greensboro-High Point, NC MSA Greenville, NC MSA Hickory-Lenoir-Morganton, NC MSA Jackson, NC MSA New Bern, NC MSA Rocky Mount, NC MSA Wilmington, NC MSA Winston-Salem, NC MSA North Carolina Non-Metro	 Full Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited	 Johnston, Wake Buncombe, Henderson, Madison Alamance Chatham, Durham, Orange Cumberland, Hoke Wayne Guilford, Randolph Pitt Caldwell, Catawba Onslow Craven Edgecombe, Nash New Hanover, Pender Forsyth Anson, Carteret, Cherokee, Chowan, Cleveland, Columbus, Dare, Granville, Halifax, Harnett, Hertford, Lee, Lenoir, Macon, Martin, Moore, Northampton, Pasquotank, Perquimans, Richmond, Robeson, Rutherford, Sampson, Scotland, Surry, Transylvania, Vance, Washington, Watauga, Wilson, Yancey
State of Ohio – Cleveland-Elyria, OH MSA Columbus, OH MSA Dayton, OH MSA	 Full Full Full	 Cuyahoga, Geauga, Lake, Lorain, Medina

List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Akron, OH MSA Canton-Massillon, OH MSA Mansfield, OH MSA Springfield, OH MSA Toledo, OH MSA Weirton-Steubenville, WV-OH MSA Wheeling, WV-OH MSA Ohio Non-Metro	Limited Limited Limited Limited Limited Limited Limited Limited	Delaware, Fairfield, Franklin, Hocking, Licking, Madison, Perry, Pickaway, Union Greene, Miami, Montgomery Portage, Summit Carroll, Stark Richland Clark Fulton, Lucas, Wood Jefferson Belmont Ashland, Clinton, Columbiana, Coshocton, Erie, Fayette, Guernsey, Harrison, Henry, Holms, Huron, Jackson, Knox, Logan, Marion, Muskingum, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Wayne, Williams
State of Pennsylvania – Pittsburgh, PA, MSA Scranton-Wilkes Barre-Hazleton, PA MSA Altoona, PA MSA Bloomsburg-Berwick, PA MSA East Stroudsburg, PA MSA Erie, PA MSA Gettysburg, PA MSA Harrisburg-Carlisle, PA MSA Lancaster, PA MSA Lebanon, PA MSA Reading, PA MSA State College, PA MSA Williamsport, PA MSA York-Hanover, PA MSA Pennsylvania Non-Metro	Full Full Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited Limited	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland Lackawanna, Luzerne Blair Columbia Monroe Erie Adams Cumberland, Dauphin, Perry Lancaster Lebanon Berks Centre Lycoming York Clarion, Clearfield, Crawford, Elk, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Somerset, Venango, Warren, Wayne
State of South Carolina – Charleston-North Charleston, SC MSA Columbia, SC MSA Florence, SC MSA Greenville-Anderson-Mauldin SC MSA Hilton Head Island-Bluffton-Beaufort, SC MSA South Carolina Non-Metro	Full Limited Limited Limited Limited Limited	Charleston Richland Florence Greenville, Pickens Beaufort Georgetown
State of Virginia –		

List of Assessment Areas and Type of Examination		
Assessment Area	Review Type	Other Information
Non-metropolitan, VA	Full	Accomack, Northampton
State of West Virginia – Morgantown, WV MSA	Full	Monongalia
State of Wisconsin – Milwaukee-Waukesha-West Allis, WI MSA Wisconsin Non-Metro	Full Limited	Milwaukee, Ozaukee, Washington, Waukesha Walworth

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS PNC Bank, National Association				
	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
<u>Overall Bank:</u>				
PNC Bank, National Association	Outstanding	Outstanding	Outstanding	Outstanding
<u>Multistate Metropolitan Area or State:</u>				
Allentown-Bethlehem-Easton, PA-NJ MMA	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Charlotte-Concord-Gastonia, NC-SC MMA	Outstanding	Outstanding	High Satisfactory	Outstanding
Chicago-Naperville-Elgin, IL-IN-WI MMA	Outstanding	Outstanding	High Satisfactory	Outstanding
Cincinnati, OH-KY-IN MMA	Outstanding	Outstanding	Outstanding	Outstanding
Cumberland, MD-WV MMA	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Huntington-Ashland, WV-KY-OH MMA	Outstanding	High Satisfactory	Outstanding	Outstanding
Louisville-Jefferson County, KY-IN MMA	Outstanding	Outstanding	Outstanding	Outstanding
Myrtle Beach-Conway-North Myrtle Beach, SC-NC-NJ-PA MMA	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
New York-Newark-Jersey City, NY-NJ-PA MMA	Outstanding	Outstanding	High Satisfactory	Outstanding
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Salisbury, MD-DE MMA	Outstanding	Low Satisfactory	Outstanding	Outstanding
St. Louis, MO-IL MMA	Outstanding	Outstanding	Outstanding	Outstanding
Virginia Beach-Norfolk-Newport News, VA-NC MMA	Outstanding	Outstanding	Outstanding	Outstanding
Washington-Arlington-Alexandria, DC-VA-MD-WV MMA	Outstanding	Outstanding	Outstanding	Outstanding
Youngstown-Warren-Boardman, OH-PA MMA	Outstanding	Outstanding	Outstanding	Outstanding
Alabama	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Delaware	Outstanding	Outstanding	Outstanding	Outstanding
Florida	Outstanding	High Satisfactory	High Satisfactory	Outstanding

RATINGS PNC Bank, National Association				
	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Georgia	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Indiana	Outstanding	Outstanding	Outstanding	Outstanding
Kentucky	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Maryland	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Michigan	Outstanding	High Satisfactory	High Satisfactory	Outstanding
New Jersey	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
North Carolina	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Ohio	High Satisfactory	Outstanding	Outstanding	Outstanding
Pennsylvania	Outstanding	Outstanding	Outstanding	Outstanding
South Carolina	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Virginia	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
West Virginia	Outstanding	Outstanding	High Satisfactory	Outstanding
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding

* The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Community Profiles for Full-Scope Areas

Allentown-Bethlehem-Easton, PA-NJ MMA

Demographic Information for Full Scope Area: Allentown-Bethlehem-Easton, PA-NJ MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	179	8.94	21.23	42.46	27.37	0.00
Population by Geography	821,173	7.78	20.14	40.44	31.64	0.00
Owner-Occupied Housing by Geography	228,340	3.50	16.06	45.10	35.34	0.00
Business by Geography	50,938	6.26	18.63	40.02	35.09	0.00
Farms by Geography	1,632	1.10	7.48	45.53	45.89	0.00
Family Distribution by Income Level	215,755	19.80	18.24	21.87	40.09	0.00
Distribution of LMI Families throughout AA Geographies	82,061	13.53	28.77	39.43	18.27	0.00
Median Family Income		\$68,935	Median Housing Value			\$200,000
FFIEC Adjusted Median Family Income for 2016		\$70,900	Unemployment Rate			4.6%
Households Below Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Allentown-Bethlehem-Easton, PA-NJ MMA AA consisted of the entire Allentown-Bethlehem-Easton, PA-NJ MMA and included Warren County in New Jersey and Carbon, Lehigh and Northampton counties in Pennsylvania. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC's deposits in the AA comprised 0.75 percent of the bank's total deposits.

Competition was significant with 31 other FDIC-insured depository institutions operating 235 offices in the AA. PNC operated 25 offices in the AA and had an 11.34 percent deposit market share, which ranked third among all institutions. Major competitors included Wells Fargo Bank, N.A. with 42 branches and 20.17 percent market share, Branch Banking and Trust Company with 39 branches and 12.43 percent market share, Bank of America, N.A. with 14 branches and 9.18 percent market share, and Lafayette Ambassador Bank with 21 branches and a market share of 7.42 percent.

Data from Moody's Analytics in November 2017 indicated that the Allentown-Bethlehem-Easton, PA-NJ MMA had grown only slightly. While the jobless rate was near a decade low, a poor job mix was hurting average hourly earnings, and housing starts and house price appreciation was lower than average. Key sectors of the economy based on percentage of total employment included Education and Health Services at 20.3 percent, Professional and Business Services at 13.5 percent, Retail Trade at 11.2 percent, and Government at 10.8 percent. Major employers included Lehigh Valley Hospital Center, St. Luke's Hospital, Air Products and Chemicals, Sands Bethworks Gaming LLC, and Dorney Park/Wildwater Kingdom. The unemployment rate in the Allentown-Bethlehem-Easton, PA-NJ MMA was 9.0 percent in January 2012 compared to 4.6 percent in December 2016.

Data from 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units in the Allentown-Bethlehem-Easton, PA-NJ MMA was \$200,000. Based on the Federal Housing Finance Authority (FHFA) House Price Index (HPI) calculator, housing values increased approximately 11.1 percent over the evaluation period. Based on the 2016 median family income of \$70,900, low-income families make less than \$35,450 and moderate-income make less than \$56,720. Housing values were 5.64 times the annual income of low-income families and 3.52 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable, quality, rental units due to influx of NYC residents moving to the area for more affordable housing
- Rehab loans for aging housing stock
- Long-term transitional housing
- Credit repair counseling, financial education and credit-builder loans
- Reliable transportation
- Increase skills and education for higher wage jobs
- Homeless services
- Entrepreneurship services and capacity building for small businesses
- Small business loans under \$15,000 for more established businesses
- Participation in a multi-bank loan pool

Several opportunities for participation by financial institutions include the following:

- Grants to CD organizations for financial education and operating support
- Loans and investments in LMI housing projects
- Leadership in capitalizing a multi-bank loan pool that had been defunct, but is needed
- More flexible underwriting for projects or organizations that were perceived as “riskier” due to less than optimal credit

There were various community organizations within the AA for institutions to collaborate with, including at least five HUD-approved counseling agencies, one certified CDFI and one SBA Small Business Development Center that serve the Allentown-Bethlehem-Easton, PA-NJ MMA.

Charlotte-Concord-Gastonia, NC-SC MMA

Demographic Information for Full Scope Area: Charlotte-Concord-Gastonia, NC-SC MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	429	9.32	22.14	34.27	33.10	1.17
Population by Geography	1,712,516	7.22	20.65	35.86	36.14	0.13
Owner-Occupied Housing by Geography	429,156	3.49	17.09	37.89	41.52	0.01
Business by Geography	121,194	8.28	15.98	30.89	43.75	1.09
Farms by Geography	2,936	4.43	17.78	45.44	31.98	0.37
Family Distribution by Income Level	424,878	20.39	16.90	20.07	42.63	0.00
Distribution of LMI Families throughout AA Geographies	158,476	12.91	32.14	37.30	17.65	0.00
Median Family Income		\$61,974		Median Housing Value	\$126,000 to \$206,000	
FFIEC Adjusted Median Family Income for 2016		\$64,100		Unemployment Rate	4.5%	
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Charlotte-Concord-Gastonia, NC-SC MMA AA consisted of a portion of the Charlotte-Concord-Gastonia, NC-SC MMA and included five counties: York County in South Carolina and Gaston, Iredell, Mecklenburg, and Union counties in North Carolina. The 2014 OMB changes effected this MMA. OMB removed Anson County from the MMA and classified it as a non-metropolitan area. OMB replaced Anson with the former non-metropolitan Iredell County. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC's deposits in the AA comprised 0.24 percent of the bank's total deposits.

Competition was significant with 37 other FDIC-insured depository institutions operating 413 offices in the AA. PNC operated 17 offices in the AA and had a 0.31 percent deposit market share, which ranked ninth among all institutions. The top three competitors included Bank of America, N.A. with 56 branches and 76.28 percent market share, Wells Fargo Bank, N.A. with 77 branches and 15.12 percent market share, and Branch Banking and Trust Company with 61 branches and a market share of 2.82 percent.

Data from Moody's Analytics in November 2017 indicated that the Charlotte-Concord-Gastonia, NC-SC MMA economy was an above-average performer in the South, but job growth had softened. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 16.9 percent, Government at 13.1 percent, Leisure and Hospitality Services at 11.4 percent, Educational and Health Services at 10.2 percent, and Retail Trade at 10.9 percent. Major employers included Carolinas HealthCare System, Wells Fargo, N.A., Wal-Mart Stores, Bank of America, N.A., and American Airlines. The unemployment rate in the Charlotte-Concord-Gastonia, NC-SC was 10.0 percent in January 2012 compared to 4.5 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$126,000 in Gaston County to a high of \$206,000 in Union County. Based on the FHFA HPI calculator, housing values increased approximately 62.6 percent over the evaluation period. Housing price appreciation was due to

low inventory of homes and robust population gains. Based on the 2016 median family income of \$64,100, low-income families make less than \$32,050 and moderate-income make less than \$51,280. Depending on the county, housing values were 3.93 to 6.43 times the annual income of low-income families and 2.45 to 4.02 times the annual income of moderate-income families in AA.

A review of community contacts indicated the following identified needs or concerns within the AA:

- Affordable rental and for-sale housing
- Subsidized housing
- Reliable transportation

Several opportunities for participation by financial institutions include the following:

- Financial support for local housing initiatives and projects including general operating support and money for rehabilitation
- Develop affordable auto loans
- Support for financial education

There were many community organizations, within the AA, for institutions to collaborate with, including nine HUD-approved housing counseling agencies, one certified CDFI and one SBA Small Business Development Center.

Chicago-Naperville-Elgin, IL-IN-WI MMA

Demographic Information for Full Scope Area: Chicago-Naperville-Elgin, IL-IN-WI MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	2,119	13.07	23.50	32.47	30.63	0.33
Population by Geography	8,951,293	8.96	23.42	34.58	32.99	0.05
Owner-Occupied Housing by Geography	2,185,156	3.98	17.89	38.35	39.78	0.00
Business by Geography	484,889	4.52	15.41	33.59	46.37	0.11
Farms by Geography	8,540	2.53	12.97	43.91	40.57	0.01
Family Distribution by Income Level	2,155,281	22.39	16.93	19.70	40.99	0.00
Distribution of LMI Families throughout AA Geographies	847,283	15.65	33.85	33.79	16.72	0.00
Median Family Income		\$72,675	Median Housing Value		\$137,800 to \$283,500	
FFIEC Adjusted Median Family Income for 2016		\$74,994	Unemployment Rate		5.5%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Chicago-Naperville-Elgin, IL-IN-WI MMA is comprised of four metropolitan divisions (MDs). It included four of the six counties in the Chicago-Naperville-Arlington Heights, IL MD: Cook, DuPage, McHenry, and Will counties, and two of the four counties in the Gary, IN MD: Jasper and Lake counties. It also included the entirety of the Elgin, IL and Lake County-Kenosha County, IL-WI MDs. According to the FDIC's Summary of Deposits as of June 30, 2017, PNC's deposits in the AA comprised 5.36 percent of the bank's total deposits.

Competition was significant with 197 other FDIC-insured depository institutions operating 2,581 offices in the AA. PNC operated 152 offices in the AA and had a 3.46 percent deposit market share, which ranked sixth among all institutions. The top four competitors included JPMorgan Chase Bank, N.A. with 374 branches and 21.81 percent market share, BMO Harris Bank, N.A. with 206 branches and 13.54 percent market share, Bank of America, N.A. with 162 branches and 10.74 percent market share, and The Northern Trust Company with 10 branches and a market share of 7.57 percent.

Data from Moody's Analytics in November 2017 indicated that the Chicago-Naperville-Elgin, IL-IN-WI MMA economy was slightly behind the national growth level, impacted by weak job gains and increased tax burdens on residents. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 18.6 percent, Education and Health Services at 15.8 percent, Government at 11.3 percent, and Leisure and Hospitality at 10.0 percent. Major employers included Advocate Health Care System, University of Chicago, Northwestern Memorial HealthCare, JPMorgan Chase and Company, United Continental Holdings, and Walgreens. The unemployment rate was 9.8 percent in January 2012 compared to 5.5 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units in the MMA was \$216,000, but ranged from a low of \$137,800 in Lake County, Indiana to a high of \$283,500 in DuPage County, Illinois. Based on the FHFA HPI calculator, housing values increased between 23.2 percent in the Gary, IN MD to 31.1

percent in the Chicago-Naperville-Arlington Heights, IL MD over the evaluation period. Based on the 2016 median family income of \$74,994, low-income families makes less than \$37,497 and moderate-income families make less than \$59,995. Depending on the county, housing values were 3.67 to 7.56 times the annual income of low-income families and 2.30 to 4.73 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Financial education, including homeownership counseling and credit building
- Increase availability of retail banking services, including affordable checking and saving products
- Lines of credit for nonprofit organizations
- Construction loans and term loans for nonprofit organizations involved in affordable housing, economic development or provision of LMI communities
- Home mortgage loans using Individual Taxpayer Identification Number
- Affordable rental and for-sale housing; gentrification is pricing out low-income and moderate-income (LMI) and long-term residents in the city of Chicago and general lack of affordable housing in the northern and western suburbs for LMI workers
- Small business lending and technical assistance
- General operating support for social service organizations

Significant opportunities for participation by financial institutions include the following:

- Secured credit cards as part of a credit builder program
- More flexible mortgage underwriting for LMI borrowers, in partnership, with housing nonprofits
- Downpayment assistance for LMI borrowers
- Loans to small for-profit owners to purchase and rehab multi-family buildings in LMI areas for LMI residents
- Investments in NMTCs, LIHTCs, and CDFIs
- Serve on board of directors and committees
- Investments in loan pools that increase commercial real estate projects in LMI areas
- Referrals to small business technical assistance organizations for loans or business planning assistance
- Utilize SBA loan program to increase small business lending
- Invest in loan pools for small businesses

The Chicago-Naperville-Elgin, IL-IN-WI MMA presented abundant opportunities to serve the identified needs. There were dozens of community and social service organizations, including 40 HUD-approved housing counseling agencies, eight certified CDFIs and 15 SBA Small Business Development Centers.

Cincinnati, OH-KY-IN MMA

Demographic Information for Full Scope Area: Cincinnati, OH-KY-IN MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	463	12.10	23.11	39.09	24.84	0.86
Population by Geography	1,949,427	6.79	19.27	42.14	31.20	0.60
Owner-Occupied Housing by Geography	511,549	2.99	15.68	45.69	35.64	0.00
Business by Geography	112,027	5.79	20.65	38.89	34.58	0.09
Farms by Geography	3,129	2.56	11.98	53.47	31.99	0.00
Family Distribution by Income Level	493,319	20.40	16.87	20.86	41.87	0.00
Distribution of LMI Families throughout AA Geographies	183,898	11.83	28.28	43.38	16.50	0.01
Median Family Income		\$67,016	Median Housing Value	\$143,700 to \$196,200		
FFIEC Adjusted Median Family Income for 2016		\$68,800	Unemployment Rate	4.0%		
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Cincinnati, OH-KY-IN MMA AA consisted of seven of the fifteen counties in the Cincinnati, OH-KY-IN MMA, which included Boone, Campbell and Kenton counties in Kentucky and Butler, Clermont, Hamilton, and Warren counties in Ohio. According to the FDIC’s Summary of Deposits as of June 30, 2016, PNC’s deposits in the AA comprised 2.62 percent of the bank’s total deposits.

Competition was significant with 56 other FDIC-insured depository institutions operating 609 offices in the AA. PNC operated 75 branches in the AA and had a 6.21 percent deposit market share, which ranked third among all institutions. Major competitors included US Bank, N.A. with 110 branches and 49.71 percent market share, Fifth Third Bank with 121 branches and 28.11 percent market share, Huntington National Bank with 36 branches and 2.60 percent market share, and JPMorgan Chase Bank, N.A. with 36 branches and a market share of 2.34 percent.

Data from Moody’s Analytics in November 2017 indicated that the Cincinnati, OH-KY-IN MMA economy was strong. It was the fastest growing in the state of Ohio largely due to strong gains in white-collar services and healthcare positions. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 15.6 percent, Education and Health Services at 15.1 percent, Government at 12.0 percent, and Leisure and Hospitality at 11.0 percent. Major employers included Kroger Company, The University of Cincinnati, Cincinnati Children’s Hospital Medical Center, UC Health, TriHealth Inc., and Proctor and Gamble Company. The unemployment rate in the Cincinnati, OH-KY-IN was 8.5 percent in January 2012 compared to 4.0 percent in December 2016,

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$143,700 in Hamilton County to a high of \$196,200 in Warren County. Based on the FHFA HPI calculator, housing values increased approximately 22.3 percent over the evaluation period. Based on the 2016 median family income of \$68,800, low-income families make less than \$34,400 and moderate-income make

less than \$55,040. Depending on the county, housing values were 4.18 to 5.70 times the annual income of low-income families and 2.61 to 3.56 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Living wage jobs
- Construction loans, for affordable housing projects, under \$5 million
- Accessible mortgage products for low-income and moderate-income families
- Affordable rental housing, particularly for the working poor, but also subsidized housing
- Loan modifications for LMI borrowers
- Basic introductory checking and saving products

Significant opportunities for participation by financial institutions include the following:

- Board of directors or committee volunteers
- Lines of credit for nonprofit organizations
- Flexible underwriting for first-time homebuyers, in partnership with nonprofit housing organizations
- Small rehab loan products for emergency repair and weatherization
- General operating support for nonprofits
- Financial education
- Second chance checking accounts, saving products, small consumer loans and affordable auto loans
- Federal Home Loan Bank sponsorships for housing development grants
- Donations for the required matching funds for Individual Development Accounts

The Cincinnati, OH-KY-IN MMA AA provided abundant opportunities to serve the identified needs. There were several community and social service organizations in the MMA, including two HUD-approved housing counseling agencies, six certified CDFIs and two SBA Small Business Development Centers.

Cumberland, MD-WV MMA

Demographic Information for Full Scope Area: Cumberland, MD-WV MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	30	0.00	16.67	70.00	13.33	0.00
Population by Geography	103,299	0.00	17.68	68.60	13.72	0.00
Owner-Occupied Housing by Geography	29,066	0.00	16.89	66.16	16.94	0.00
Business by Geography	4,376	0.00	24.98	57.11	17.92	0.00
Farms by Geography	120	0.00	23.33	62.50	14.17	0.00
Family Distribution by Income Level	25,444	19.33	20.01	20.48	40.18	0.00
Distribution of LMI Families throughout AA Geographies	10,010	0.00	25.18	64.11	10.71	0.00
Median Family Income		\$51,522	Median Housing Value			\$116,174
FFIEC Adjusted Median Family Income for 2016		\$55,100	Unemployment Rate			5.6%
Households Below Poverty Level		16%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Cumberland, MD-WV MMA AA consisted of the full Cumberland, MD-WV MMA, which included Allegany County in Maryland and Mineral County in West Virginia. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC's deposits in the AA comprised 0.02 percent of the bank's total deposits.

Competition was strong with six other FDIC-insured depository institutions operating 26 offices in the AA. PNC operated one office and four deposit-taking ATMs in the AA and had a 4.57 percent deposit market share, which ranked fifth among all institutions. This small market was dominated by three major competitors include Branch Banking and Trust with nine branches and 41.09 percent market share, First United Bank & Trust with five branches and 23.00 percent market share, and Manufacturers and Traders Trust Company with eight offices and a market share of 22.30 percent.

Data from Moody's Analytics in September 2017 indicated that the Cumberland, MD-WV MMA economy was at risk. Job gains had been weak and the remote location and low educational attainment limited growth opportunities. Key sectors of the economy based on percentage of total employment included Education and Health Services at 21.6 percent, Government at 20.3 percent, Retail Trade at 13.2 percent, and Leisure and Hospitality Services at 11.7 percent. Major employers included Western Maryland Health System, Orbital Techsystems, Frostburg State University, CSX Transportation, and Hunter Douglas Northeast. The unemployment rate in the Cumberland, MD-WV was 9.9 percent in January 2012 compared to 5.6 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$121,100. Based on the FHFA HPI calculator, housing values decreased approximately 2.4 percent over the evaluation period. Based on the 2016 median family income of \$55,100, low-income families make less than \$27,550 and moderate-

income make less than \$44,089. Housing values were 4.40 times the annual income of low-income families and 2.75 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Educated, skilled workers
- Drug addiction is a growing problem
- Declining population
- Job creation
- Gap financing for small businesses
- Micro loans for startup businesses

Some opportunities for participation by financial institutions include the following:

- Investment in microloan funds
- Investment in CDFIs
- General operating support for social services and workforce development

The Cumberland, MD-WV MMA AA presented limited opportunities to serve the identified needs, due to few community and social service agencies. We noted one certified CDFI, but no SBA Small Business Center or HUD-approved housing counseling agency.

Huntington-Ashland, WV-KY-OH MMA

Demographic Information for Full Scope Area: Huntington-Ashland, WV-KY-OH MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	38	2.63	21.05	63.16	13.16	0.00
Population by Geography	148,902	0.93	14.55	70.41	14.12	0.00
Owner-Occupied Housing by Geography	43,105	0.15	12.28	73.01	14.56	0.00
Business by Geography	7,072	11.64	15.12	56.31	16.94	0.00
Farms by Geography	217	0.00	8.76	76.96	14.29	0.00
Family Distribution by Income Level	39,977	21.75	17.90	21.69	38.66	0.00
Distribution of LMI Families throughout AA Geographies	15,850	0.85	18.44	71.67	9.05	0.00
Median Family Income		\$49,772	Median Housing Value	\$99,700 to \$114,000		
FFIEC Adjusted Median Family Income for 2016		\$56,900	Unemployment Rate	6.1%		
Households Below Poverty Level		17%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Huntington-Ashland, WV-KY-OH MMA AA consisted of four of the seven counties in the Huntington-Ashland, WV-KY-OH MMA: Cabell County in West Virginia; Boyd and Greenup counties in Kentucky; and Lawrence County in Ohio. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.11 percent of the bank's total deposits.

Competition was significant with 22 other FDIC-insured depository institutions operating 82 offices in the AA. PNC operated seven offices in the AA and had a 6.69 percent deposit market share, which ranked sixth among all institutions in the AA. Major competitors included Huntington Federal Savings Bank with three offices and 10.14 percent deposit market share, First Sentry Bank, Inc. with three offices and 10.06 percent deposit market share, and City National Bank of West Virginia with 12 offices and a deposit market share of 9.42 percent.

Data from Moody's Analytics in July 2017 indicated that the Huntington-Ashland, WV-KY-OH MMA economy is still at risk. At the time, indicators showed that the economy was heavily reliant on the steel and coal industries with slow growth over the next year. The area also experienced a decline in population fueled by out-migration. Key sectors of the economy included Education and Health Services at 20.2 percent, Government at 17.0 percent, and Retail Trade at 12.9 percent. Major employers include King's Daughters Medical Center, Cabell Huntington Hospital, St. Mary's Medical Center, and Marshall University. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Huntington-Ashland, WV-KY-OH MMA AA was 9.4 percent in January 2012 compared to 6.1 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$99,700 in Greenup County, Kentucky to a high of \$114,000 in Cabell County, West Virginia. Based on the FHFA HPI calculator, housing values increased approximately 7.70 percent over the evaluation period. Based on the 2016 median family income of \$56,900, low-income families make less than \$28,450 a year and

moderate-income families make less than \$45,520 a year. Housing values were 3.50 to 4.01 times the annual income of low-income families and 2.19 to 2.50 times the annual income of moderate-income families in the AA.

A review of community contacts indicated the following identified needs or concerns within the AA:

- Financial education
- Financial support for local housing initiatives and projects including property donations and money for rehabilitation
- Limited employment opportunities due to shrinking steel, coal and rail industry, and hospital closure
- Quality, living wage, jobs
- Limited new home construction
- Poor housing stock
- Declining population

Some opportunities for participation by financial institutions include the following:

- Home equity and rehab loans
- Board of directors and financial counseling volunteers
- General operating support and support for financial counselors
- Rehab loans
- Mortgages under \$50,000

The Huntington-Ashland, WV-KY-OH MMA offered limited opportunities to meet the identified needs. We noted one SBA Small Business Development Center, one HUD-approved housing counseling agency and no CDFIs that serve the MMA.

Louisville-Jefferson County, KY-IN MMA

Demographic Information for Full Scope Area: Louisville-Jefferson County, KY-IN MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	275	12.73	21.09	36.36	29.09	0.73
Population by Geography	1,088,803	9.77	17.97	41.10	31.15	0.00
Owner-Occupied Housing by Geography	293,607	4.93	15.26	43.71	36.10	0.00
Business by Geography	72,002	11.25	17.05	31.89	39.51	0.32
Farms by Geography	1,997	3.30	15.47	39.86	41.36	0.00
Family Distribution by Income Level	278,303	21.58	17.57	20.53	40.32	0.00
Distribution of LMI Families throughout AA Geographies	108,964	17.11	26.25	40.48	16.17	0.00
Median Family Income		\$60,164	Median Housing Value	\$104,600 to \$250,500		
FFIEC Adjusted Median Family Income for 2016		\$66,800	Unemployment Rate	3.6%		
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Louisville-Jefferson County, KY-IN MMA AA consisted of six of the 12 counties in the Louisville-Jefferson County, KY-IN MMA: Bullitt, Jefferson, and Oldham counties in Kentucky; and Clark, Floyd, and Washington counties in Indiana. The 2014 OMB changes effected this MMA. OMB removed Nelson County, KY from the MMA and classified it as a non-metropolitan area. According to the FDIC’s Summary of Deposits, as of June 30, 2016 PNC’s deposits in the AA comprised 2.33 percent of the bank’s total deposits.

Competition was strong with 35 other FDIC-insured depository institutions operating 307 offices in the AA. PNC operated 55 offices in the AA and had a 24.96 percent deposit market share and ranks first among all institutions in the AA. Major competitors include JPMorgan Chase Bank, N.A with 38 offices and 16.71 percent deposit market share, Fifth Third Bank with 39 offices and 10.09 percent deposit market share, and Republic Bank & Trust Company with 22 offices and a market share of 9.48 percent.

Data from Moody’s Analytics in July 2017 indicated that the Louisville-Jefferson County, KY-IN MMA economy is expanding due to strength in logistics (transportation and warehousing) and manufacturing. Key sectors of the economy included Education and Health Services at 13.6 percent, Professional and Business Services at 13.1 percent, and Manufacturing at 12.4 percent. Major employers include Fort Knox, United Parcel Service, Ford Motor Company, and Humana Inc. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Louisville-Jefferson County, KY-IN MMA AA was 8.8 percent in January 2012, compared to 3.6 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$104,600 in Washington County, Indiana to a high of \$250,500 in Oldham County, Kentucky. Based on the FHFA HPI calculator, housing values increased approximately 23.53 percent over the evaluation period. Based on the 2016 median family income of \$66,800, low-income families make less than \$33,400 a year and moderate-income families make less than \$53,440 a year. Housing values were 3.13

to 7.50 times the annual income of low-income families and 1.96 to 4.69 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Reliable public transportation
- Quality, affordable, childcare
- Low wage jobs
- Youth services, services for seniors and disabled individuals
- Workforce development and soft skill training
- Payday and predatory lending
- Savings and basic checking products
- Financial education, homeownership and foreclosure prevention counseling
- Affordable, quality, rental housing and for-sale homes
- High concentration of abandoned or vacant properties in some neighborhoods
- Low property values in some communities
- Rental market is tight in some neighborhoods and many landlords can afford to not accept Section 8 vouchers
- Poor housing stock
- Growing population of immigrants and refugees not being assimilated
- Growing student loans impede homeownership
- Small businesses using on-line, “alternative” predatory lenders

Significant opportunities for participation by financial institutions include the following:

- General operating support, and support for financial education, utility and rent deposit assistance
- Investment in a nonprofit administered “payday lending alternative” fund
- Second chance checking accounts and incentivizing saving accounts
- Board of directors volunteers or financial education instructors
- Matching funds for Bank On VISTA volunteers
- Construction lending and permanent financing
- Flexible mortgage products and down payment assistance
- Affordable rehab loans for energy and emergency improvement
- CDFI investment for housing and economic development
- Lines of credit for housing developers
- New Market Tax Credit investments
- Entrepreneurship and small business training
- Refer clients to small business technical assistance providers and for loans

The Louisville-Jefferson County, KY-IN MMA AA offered many opportunities to meet the identified needs. There were several CD and social service agencies, including three certified CDFIs, three HUD-approved housing counseling agencies, and three SBA Small Business Centers that serve the MMA.

Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA

Demographic Information for Full Scope Area: Myrtle Beach-Conway-N Myrtle Beach, NC-SC MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	105	1.90	15.24	57.14	22.86	2.86
Population by Geography	376,722	1.69	16.39	60.79	21.10	0.02
Owner-Occupied Housing by Geography	114,783	0.51	14.99	60.95	23.55	0.00
Business by Geography	24,529	4.37	14.53	56.23	24.44	0.42
Farms by Geography	790	0.63	17.22	64.94	17.09	0.13
Family Distribution by Income Level	104,103	20.37	17.58	21.55	40.50	0.00
Distribution of LMI Families throughout AA Geographies	39,510	2.64	24.13	58.77	14.45	0.00
Median Family Income		\$52,253	Median Housing Value			\$167,900
FFIEC Adjusted Median Family Income for 2016		\$53,000	Unemployment Rate			6.0%
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA AA consisted of both counties in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA: Horry County in South Carolina and Brunswick County in North Carolina. The 2014 OMB changes created this new MMA. OMB added Brunswick County, NC from the former Wilmington, NC MMA to the former Myrtle Beach-North Myrtle Beach-Conway, SC MMA to create the new MMA. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 0.03 percent of the bank's total deposits.

Competition was significant with 24 other FDIC-insured depository institutions operating 156 offices in the AA. PNC operated two offices in the AA and had a 0.87 percent deposit market share and ranked 20th among all institutions in the AA. Major competitors included Branch Banking and Trust Company with 27 offices and 24.05 percent deposit market share, The Conway National Bank with 13 offices and 10.69 percent market share, and Wells Fargo Bank, N.A. with 10 offices and 9.25 percent market share.

Data from Moody's Analytics in July 2017 indicated that the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA economy was performing well with a strong tourism market. The population grew by more than four times the national average in 2016. Key sectors of the economy include Leisure and Hospitality Services at 25.7 percent, Retail Trade at 17.5 percent, Government at 13.8 percent, and Education and Health Services at 10.5 percent. Major employers include Wal-mart Stores Inc., Coastal Carolina University, Conway Medical Center, and Grand Strand Regional Medical Center. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA AA was 14.0 percent in January 2012 compared to 6.0 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA was \$167,900. Based on the FHFA HPI calculator, housing values increased approximately 12.33 percent over the evaluation period. An expanding retiree population had kept housing

demand steady, which had increased house prices and home building. Based on the 2016 median family income of \$53,000, low-income families make less than \$26,500 a year and moderate-income families make less than \$42,400 a year. Housing values were 6.33 times the annual income of low-income families and 3.96 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Owner-occupied rehab for elderly and low-income families
- Sub-standard rental units
- Limited opportunities for homeownership
- Education and job training
- Overcrowded and insufficient homeless shelters and services
- Returning ex-offenders

Numerous opportunities for participation by financial institutions include the following:

- Financial support from grants to CD organizations for affordable housing development, social services and emergency services
- Investment in CDFIs to develop affordable rental and for-sale housing
- Grants and investments in workforce development projects
- Federal Home Loan Bank sponsorships for affordable housing projects

The Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA AA offered adequate opportunities to meet the identified needs, including one SBA Small Business Development Center, one HUD-approved housing counseling and one certified-CDFI that serves the MMA.

New York-Newark-Jersey City, NY-NJ-PA MMA

Demographic Information for Full Scope Area: New York-Newark-Jersey City, NY-NJ-PA MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	1,729	10.41	18.22	22.73	47.54	1.10
Population by Geography	8,057,088	9.37	18.12	21.64	50.77	0.09
Owner-Occupied Housing by Geography	1,668,986	2.07	10.18	23.93	63.81	0.00
Business by Geography	621,700	5.63	12.05	18.13	62.05	2.13
Farms by Geography	9,613	1.75	6.43	23.61	68.05	0.16
Family Distribution by Income Level	1,911,331	20.20	14.43	17.00	48.37	0.00
Distribution of LMI Families throughout AA Geographies	661,901	18.87	30.10	23.84	27.18	0.01
Median Family Income		\$71,082	Median Housing Value	\$264,200 to \$871,500		
FFIEC Adjusted Median Family Income for 2016		\$75,729	Unemployment Rate	3.9%		
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The New York-Newark-Jersey City, NY-NJ-PA MMA AA was comprised of two of the four MDs that made up the New York-Newark-Jersey City, NY-NJ-PA MMA. It included seven counties in the New York-Jersey City-White Plains, NY-NJ MD: Bergen, Hudson, Middlesex, Monmouth, Ocean, and Passaic counties in New Jersey and New York County in New York. It also included six counties in the Newark, NJ-PA MD: Essex, Hunterdon, Morris, Somerset, Sussex, and Union counties in New Jersey. While the 2014 OMB changes moved several counties between the various MDs that made up the MMA, the changes did not affect our analysis since we completed the analysis at the MMA level. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 8.83 percent of the bank's total deposits.

Competition was very strong with 163 other FDIC-insured depository institutions operating 2,824 offices in the AA. PNC operated 220 offices in the AA and had a 1.72 percent deposit market share and ranked 10th among all institutions in the AA. Major competitors included JPMorgan Chase Bank, N.A with 359 offices and 37.03 percent deposit market share, The Bank of New York Mellon with two offices and 9.46 percent deposit market share, Bank of America, N.A. with 272 offices and 8.26 percent deposit market share, and HSBC Bank USA, N.A. with 53 offices and a market share of 8.17 percent.

Data from Moody's Analytics in September 2017 indicated that the New York-Newark-Jersey City, NY-NJ-PA MMA economy expanded due to strength in the education, healthcare, and technology industries. Key sectors of the economy include Education and Health Services at 20.2 percent, Professional and Business Services at 16.2 percent, and Government at 13.2 percent. Major employers include JPMorgan Chase & Company, Mount Sinai Medical Center, Macy's Inc., and Citibank N.A. Based on data from the Bureau of Labor Statistics, the unemployment rate in the New York-Newark-Jersey City, NY-NJ-PA MMA AA was 9.0 percent in January 2012 compared to 3.9 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$264,200 in Ocean County, New Jersey to a high of \$871,500 in New York County, New York. Based on the FHFA HPI calculator, housing values increased, on average, between 16.6 and 17.7 percent over the evaluation period depending on the MD. Based on the 2016 median family income of \$75,729, low-income families make less than \$37,864 a year and moderate-income families make less than \$60,583 a year. Depending on the county, housing values were 6.98 to 23.01 times the annual income of low-income families and 4.36 to 14.39 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable rental housing for low-income individuals
- Affordable mortgages
- Homeless shelters and services
- Overleveraged properties can lead to deferred maintenance, foreclosures and displacement of LMI tenants
- History of evictions, even years old, and even resolved, were not removed from rental history making future rentals impossible
- Lack of rental assistance; HUD changes make it harder to qualify as homeless in order to receive rental assistance
- State and federal funding for housing had been reduced
- Banking services, including affordable checking and savings accounts
- Financial Literacy

Significant opportunities for participation by financial institutions include the following:

- Board of directors or volunteers for financial literacy
- No cost or low cost checking accounts; second chance checking
- Multi-lingual bank branch staff
- Affordable multi-family lending for small for-profit developers
- General operating support and support for youth, senior and homeless services
- Grant for resource development person that might serve several nonprofits
- Matching funds for Individual Development Accounts (IDAs)
- Invest in LIHTCs, NMTCs, and CDFIs for affordable housing and economic development
- Low cost loans to nonprofit housing developers to re-lend to LMI borrowers for home mortgages; downpayment assistance
- Invest in micro loan funds and small business funds

The New York-Newark-Jersey City, NY-NJ-PA MMA AA offered many opportunities to meet the identified needs. There were numerous community and social service organizations, including over 60 HUD-approved housing counseling, 34 certified CDFIs, and ten SBA Small Business Development Centers that serve the MMA.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA

Demographic Information for Full Scope Area: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	1,452	7.16	23.00	38.64	29.89	1.31
Population by Geography	5,899,260	6.61	22.09	39.52	31.45	0.33
Owner-Occupied Housing by Geography	1,528,639	3.48	18.52	43.01	34.98	0.00
Business by Geography	409,491	3.90	17.29	38.41	39.94	0.47
Farms by Geography	8,821	1.02	13.54	47.32	37.99	0.14
Family Distribution by Income Level	1,432,016	21.05	17.48	21.02	40.45	0.00
Distribution of LMI Families throughout AA Geographies	551,703	11.32	32.48	39.64	16.55	0.01
Median Family Income		\$75,358	Median Housing Value			\$237,700
FFIEC Adjusted Median Family Income for 2016		\$78,246	Unemployment Rate			4.3%
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA AA consisted of all or part of four the MDs that make up the MMA. It included the entirety of the Camden, NJ MD; Montgomery-Bucks County-Chester County, PA MD; and Philadelphia, PA MD and two of the three counties in the Wilmington, DE-MD-NJ MD: New Castle County in Delaware and Cecil County in Maryland. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 8.38 percent of the bank's total deposits.

Competition was strong with 125 other FDIC-insured depository institutions operating 1,541 offices in the AA. PNC operated 165 offices in the AA and had a 4.64 percent deposit market share, which ranked sixth among all institutions in the AA. Major competitors included Capital One, N.A with one office and 22.01 percent deposit market share, TD Bank, N.A. with 146 offices and 21.75 percent market share, Chase Bank USA, N.A. with one office and 13.55 percent deposit market share, and Wells Fargo Bank, N. A. with 201 offices and a market share of 6.99 percent.

Data from Moody's Analytics in September 2017 indicated that the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA economy had expanded due to increased job growth. Key sectors of the economy included Education and Health Services at 22.2 percent, Professional and Business Services at 16.2 percent, and Government at 11.5 percent. Major employers included Trustees of the University of Pennsylvania, The Vanguard Group, McGuire-Dix Air Force Base, and The Chemours Company. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA AA was 8.7 percent in January 2012 compared to 4.3 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA was \$237,700. Based on the FHFA HPI calculator, housing values increased between 10.4 percent and 18.0 percent, approximately, during the evaluation period depending on the MD. Based on the 2016 median family income of \$78,246, low-income families make less than

\$39,123 a year and moderate-income families make less than \$62,597 a year. Housing values were 6.08 times the annual income of low-income families and 3.80 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable and access home repair loan products for owner-occupied properties and for small developers
- Marketing for existing loan products
- Refinancing
- Financial literacy for individuals and small businesses
- Financial literacy, credit repair, and basic checking and saving products
- Access to capital for very small businesses; falling prey to predatory lenders
- Investment in smaller CRA-eligible projects
- Living wage jobs

Significant opportunities for participation by financial institutions include the following:

- Investment in LIHTCs, NMTCs and CDFIs
- Develop affordable rehab products
- Allow credit flexibility and underwriting for mortgages
- Referral to small business assistance providers and to not-profit organizations
- General operating support and grants for Individual Development Accounts, housing counseling agencies, financial literacy, youth and senior services
- Board of directors, loan review committees, and volunteers for tax preparation sites or financial counseling
- Invest in small business loan funds and microloans, and participate in loan guarantee programs

The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA AA offered many opportunities to meet the identified needs. There were a variety of community and social service organizations, including 12 certified CDFIs, 31 HUD-approved housing counseling agencies, and four SBA Small Business Development Centers serving the MMA.

Salisbury, MD-DE MMA

Demographic Information for Full Scope Area: Salisbury, MD-DE MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	96	1.04	15.63	62.50	17.71	3.13
Population by Geography	373,802	0.35	16.86	67.33	14.53	0.92
Owner-Occupied Housing by Geography	107,182	0.04	12.24	70.13	17.55	0.04
Business by Geography	25,594	0.29	14.53	65.33	19.77	0.08
Farms by Geography	1,387	0.07	12.55	77.07	10.02	0.29
Family Distribution by Income Level	94,694	19.98	18.69	21.78	39.55	0.00
Distribution of LMI Families throughout AA Geographies	36,618	0.77	23.25	65.67	10.31	0.00
Median Family Income		\$60,486	Median Housing Value			\$213,000
FFIEC Adjusted Median Family Income for 2016		\$61,200	Unemployment Rate			6.2%
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Salisbury, MD-DE MMA AA consisted of all four counties in the Salisbury, MD-DE MMA: Sussex County in Delaware and Somerset, Wicomico, and Worcester counties in Maryland. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.58 percent of the bank's total deposits.

Competition was substantial with 23 other FDIC-insured depository institutions operating 126 offices in the AA. PNC operated 25 offices in the AA and had a 2.50 percent deposit market share, which ranked second among all institutions in the AA. Major competitors included Manufacturers and Traders Trust Company with 19 offices and 1.97 percent deposit market share, The Bank of Delmarva with 12 offices and 0.74 percent market share, and Calvin B. Taylor Banking Company of Berlin, Maryland with 10 branches and a market share of 0.71 percent. Discover Bank had the largest deposit market share in the MMA at 87.96 percent; however, they were not a direct competitor as they were an internet-based institution that does not have any retail branches.

Data from Moody's Analytics in September 2017 indicated that the Salisbury, MD-DE MMA economy was modestly expanding due to job growth in the leisure and hospitality industries and to a lesser extent, the retail industry. Key sectors of the economy included Leisure and Hospitality Services at 17.1 percent, Education and Health Services at 16.2 percent, Government at 15.2 percent, and Retail Trade at 14.6 percent. Major employers included Peninsula Regional Medical Center, Beebe Medical Center, Salisbury University, Perdue Farms Inc., and Wal-mart Stores, Inc. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Salisbury, MD-DE MMA AA was 11.0 percent in January 2012 compared to 6.2 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing in the Salisbury, MD-DE MMA was \$213,000. Based on the FHFA HPI calculator, housing values increased approximately 8.8 percent over the evaluation period. Based on the 2016 median family income of \$61,200, low-income families make less than

\$30,600 a year and moderate-income families make less than \$48,960 a year. Housing values were 6.96 times the annual income of low-income families and 4.35 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable Housing for families and senior citizens and loans for the rehabilitation of current rental housing stock
- Emergency shelter, transitional and permanent supportive housing for homeless and special needs
- Growing homeless veteran population
- Increase employment, self-sufficiency, and educational/job training
- Support job creation, job retention and new businesses
- Financial literacy and homeownership counseling
- Credit repair services and second chance banking accounts
- Small dollar loans and micro-loans for small businesses
- Reliable public transportation

Various opportunities for participation by financial institutions include the following:

- Invest in statewide housing funds, LIHTCs and CDFIs
- Financing for accessibility alterations for owner-occupied units
- Affordable mortgages and downpayment assistance
- General operating grants and funds for financial literacy, homeownership counseling and social services
- Grants to assist small businesses (start-ups, seed money); invest in loan funds
- Board of directors or volunteer for financial counseling, tax preparation assistance or small business mentorship

The Salisbury, MD-DE MMA AA offered limited opportunities to meet the identified needs. There were a number of community and social service organizations, including one certified CDFI, two HUD-approved housing counseling agencies, and one SBA Small Business Development Center.

St. Louis, MO-IL MMA

Demographic Information for Full Scope Area: St Louis, MO-IL MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	569	13.18	19.33	38.84	28.30	0.35
Population by Geography	2,570,809	8.22	18.21	41.52	32.00	0.05
Owner-Occupied Housing by Geography	722,746	4.67	16.35	44.00	34.97	0.00
Business by Geography	149,735	5.96	16.24	38.05	39.63	0.12
Farms by Geography	4,200	1.71	11.55	48.79	37.88	0.07
Family Distribution by Income Level	663,710	21.06	16.91	20.89	41.14	0.00
Distribution of LMI Families throughout AA Geographies	252,014	14.93	27.25	40.84	16.98	0.00
Median Family Income		\$66,798	Median Housing Value	\$120,500 to \$192,900		
FFIEC Adjusted Median Family Income for 2016		\$70,000	Unemployment Rate	4.10%		
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The St. Louis, MO-IL MMA AA consisted of seven counties and one city of the 15 counties and one city in the St. Louis, MO-IL MMA: Madison and St. Clair counties in Illinois; Franklin, Jefferson, St. Charles, St. Louis, and Warren counties in Missouri; and St. Louis City, Missouri. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.90 percent of the bank's total deposits.

Competition was significant with 108 other FDIC-insured depository institutions operating 769 offices in the AA. PNC operated 44 offices in the AA and had a 2.45 percent deposit market share, which ranked ninth among all institutions in the AA. Major competitors included U.S. Bank N.A. with 112 offices and 14.62 percent deposit market share, Bank of America, N.A. with 52 offices and 12.32 percent market share, and Stifel Bank and Trust with two offices and a market share of 8.67 percent. Scottrade Bank had the largest deposit market share with 16.12 percent; however, they were not a direct competitor as they were an internet-based Federal Savings bank that does not have any retail branches.

Data from Moody's Analytics in June 2017 indicated that the St Louis, MO-IL MMA economy was modestly expanding. Key sectors of the economy included Education and Health Services at 18.1 percent, Professional and Business Services at 15.5 percent, Government at 11.6 percent, and Leisure and Hospitality Services at 11.0 percent. Major employers included BJC Healthcare, Wal-Mart Stores Inc., SSM Health Care System, Washington University in St. Louis, and Boeing Defense, Space & Security. Based on data from the Bureau of Labor Statistics, the unemployment rate in the St Louis, MO-IL MMA AA was 8.4 percent in January 2012, compared to 4.1 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$120,500 in St. Clair County, Illinois to a high of \$192,900 in St. Charles County, Missouri. Based on the FHFA HPI calculator, housing values increased approximately 25.9 percent over the evaluation period. Based on the 2016 median family income of \$70,000, low-income families make less than \$35,000 a year and

moderate-income families make less than \$56,000 a year. Housing values were 3.44 to 5.51 times the annual income of low-income families and 2.15 to 3.44 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Demand for more social services by growing population, including clothing, food, and shelter; support for nonprofits
- Affordable housing, for sale and multifamily rental housing
- Home improvement loans
- Student debt impacting home purchases due to debt-to-income
- Public education is failing; need for workforce development and job training
- Financial Literacy; homeownership counseling, credit repair and foreclosure counseling
- Microloans; revolving lines of credit for small businesses
- Technical assistance for small businesses; credit repair, financial literacy, accounting and marketing

Significant opportunities for participation by financial institutions include the following:

- General operating support and funds for emergency services, social services, financial literacy and workforce development initiatives
- Investments in NMTC, LIHTCs, and CDFIs
- Acquisition financing, construction financing and permanent financing for affordable rentals and economic development
- Invest in statewide housing funds and local initiatives
- Investment in nonprofits developing for-sale housing
- Affordable mortgages for first-time homebuyers and alternative underwriting
- Investment in small business loan funds; volunteers for small business mentorships

The St. Louis, MO-IL MMA AA offered many opportunities to meet the identified needs. There were varieties of community and social service organizations, including 11 HUD-approved housing counseling agencies, five certified CDFIs, three SBA Small Business Development Centers that serve the MMA.

Virginia Beach-Norfolk-Newport News, VA-NC MMA

Demographic Information for Full Scope Area: Virginia Beach-Norfolk-Newport News, VA-NC MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	287	6.27	25.44	35.54	31.01	1.74
Population by Geography	1,186,478	4.77	23.45	34.92	36.85	0.00
Owner-Occupied Housing by Geography	275,689	1.69	17.53	36.63	44.15	0.00
Business by Geography	76,212	4.59	19.03	37.03	38.93	0.43
Farms by Geography	1,685	2.08	14.90	36.85	45.93	0.24
Family Distribution by Income Level	296,831	18.91	18.33	22.15	40.61	0.00
Distribution of LMI Families throughout AA Geographies	110,531	8.87	34.60	36.44	20.10	0.00
Median Family Income		\$67,485	Median Housing Value	\$189,000 to \$318,700		
FFIEC Adjusted Median Family Income for 2016		\$69,400	Unemployment Rate	4.4%		
Households Below Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Virginia Beach-Norfolk-Newport News, VA-NC MMA AA consisted of two counties and four cities of the seven counties and nine cities in the Virginia Beach-Norfolk-Newport News, VA-NC MMA: Currituck County in North Carolina; James City County, Chesapeake City, Newport News City, Norfolk City, and Virginia Beach City in Virginia. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 0.16 percent of the bank's total deposits.

Competition was significant with 19 other FDIC-insured depository institutions operating 215 offices in the AA. PNC operated 11 offices in the AA and had a 2.13 percent deposit market share, which ranked eighth among all institutions in the AA. Major competitors included Towne Bank with 19 offices and 22.46 percent deposit market share, Wells Fargo Bank, N.A. with 37 offices and 21.12 percent market share, SunTrust Bank with 27 offices and 17.41 percent market share, and Bank of America, N.A. with 27 branches and a market share of 13.1 percent.

Data from Moody's Analytics in July 2017 indicated that the Virginia Beach-Norfolk-Newport News, VA-NC MMA economy was in recovery due to job losses largely concentrated in consumer industries and the reduction in healthcare payroll additions. Key sectors of the economy included Government at 20.7 percent, Education and Health Services at 14.5 percent, Professional and Business Services at 13.5 percent, and Leisure and Hospitality Services at 11.7 percent. Major employers included Huntington Ingalls Industries Inc., Sentara Healthcare, Wal-Mart Stores Inc., and Riverside Regional Medical Center. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Virginia Beach-Norfolk-Newport News, VA-NC MMA AA was 7.9 percent in January 2012, compared to 4.4 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units ranged from a low of \$189,000 in Newport News City, Virginia to a high of \$318,700 in James City County, Virginia. Based on the FHFA HPI calculator,

housing values increased approximately 16.18 percent over the evaluation period. Based on the 2016 median family income of \$69,400, low-income families make less than \$34,700 a year and moderate-income families make less than \$55,520 a year. Housing values were 5.45 to 9.18 times the annual income of low-income families and 3.40 to 5.74 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable housing; increasing percentage of households spend more than 30% of their income on housing; increasing percentage of seniors
- Rehab of substandard rental housing
- Decreasing government funds for subsidized housing vouchers

Numerous opportunities for participation by financial institutions include the following:

- Investments of NMTCs, LIHTCs and CDFIs
- Construction and permanent financing
- Banking services and lending for new residents
- Matching funds for government programs, including emergency shelter and transitional housing
- General operating funds and grants for social services

The Virginia Beach-Norfolk-Newport News, VA-NC MMA AA offered several opportunities to meet the identified needs. We noted four HUD-approved housing counseling agencies, one SBA Small Business Development Center and no certified CDFI that serve the MMA.

Washington-Arlington-Alexandria, DC-MD-VA-WV MMA

Demographic Information for Full Scope Area: Washington-Arlington-Alexandria, DC-MD-VA-WV MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	1,320	9.17	23.94	35.38	30.61	0.91
Population by Geography	5,462,790	8.32	23.24	36.73	31.52	0.19
Owner-Occupied Housing by Geography	1,300,817	3.67	18.67	40.53	37.13	0.00
Business by Geography	434,907	4.61	19.35	35.25	40.47	0.32
Farms by Geography	7,502	2.83	17.89	43.59	35.67	0.03
Family Distribution by Income Level	1,279,480	20.86	17.35	21.25	40.54	0.00
Distribution of LMI Families throughout AA Geographies	488,876	14.87	34.23	35.93	14.96	0.01
Median Family Income		\$102,007		Median Housing Value	\$252,900 to \$724,000	
FFIEC Adjusted Median Family Income for 2016		\$107,200		Unemployment Rate	3.4%	
Households Below Poverty Level		7%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Washington-Arlington-Alexandria, DC-MD-VA-WV MMA AA was comprised of all or part of the two MDs that made up the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA. It included the entirety of the Silver Spring-Frederick-Rockville, MD MD and 10 counties, five cities, and the District of Columbia in the Washington-Arlington-Alexandria, DC-MD-VA-WV MD. The counties and cities were Calvert, Charles, and Prince Georges counties in Maryland; Arlington, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford Counties in Virginia; the cities of Alexandria, Fairfax, Falls Church, Fredericksburg, and Manassas in Virginia; and Washington, D.C. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 5.03 percent of the bank's total deposits.

Competition was strong with 79 other FDIC-insured depository institutions operating 1,445 offices in the AA. PNC operated 182 offices in the AA and had a 5.66 percent deposit market share, which ranked seventh among all institutions in the AA. Major competitors included Wells Fargo Bank, N.A. with 162 offices and 14.29 percent deposit market share, Bank of America, N.A. with 159 offices and 13.70 percent market share, and Capital One, N.A. with 169 offices and 11.61 percent market share. E*TRADE Bank with two offices had the largest market share at 15.04 percent; however, they were not a direct competitor as they were an internet-based institution that does not have any retail branches.

Data from Moody's Analytics in September 2017 indicated that the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA economy was expanding due to job growth after the federal hiring freeze earlier in the year. Key sectors of the economy included Professional and Business Services at 22.9 percent, Government at 21.3 percent, and Education and Health Services at 13.9 percent. Major employers included Naval Support Activity Washington, National Institutes of Health, Inova Health System, SAIC Inc., Northrop Grumman Corp., and Marriott International. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Washington-Arlington-Alexandria, DC-MD-VA-WV MMA AA was 5.9 percent in January 2012, compared to 3.4 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units range from a low of \$252,900 in Spotsylvania County, VA to a high of \$724,000 in Falls Church City, VA. Based on the FHFA HPI calculator, housing values increased between 24.0 percent and 29.3 percent, approximately, during the evaluation period depending on the MD. Based on the 2016 median family income of \$107,200, low-income families make less than \$53,600 a year and moderate-income families make less than \$85,760 a year. Housing values were 4.71 to 13.51 times the annual income of low-income families and 2.94 to 8.44 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable housing, including for-sale and rental units; mixed income neighborhoods
- High rents and property values is displacing low- to moderate-income (LMI) people
- Financing for construction and renovation of affordable housing and permanent supportive housing
- Increasing homeownership opportunities; affordable mortgage lending and homeownership counseling
- Financing for nonprofits to rehab or purchase facilities
- Basic banking services
- Lines of credit for small businesses
- Commercial revitalization in LMI areas

Significant opportunities for participation by financial institutions include the following:

- Investment in LIHTCs, NMTC, and CDFIs
- Pre-development, construction, gap and permanent financing
- Second chance checking and affordable deposit products
- General operating support and funding for personal credit repair, financial literacy, social service agencies
- Support of initiatives to transition renters into home owners
- Support organizations that provide activities that enhance financial stability and well-being of area residents through both financial support and technical assistance
- Volunteers for tax preparation assistance, loan review committees and mentorship of small businesses
- Invest in small business loan funds

The Washington-Arlington-Alexandria, DC-MD-VA-WV MMA AA offered many opportunities to meet the identified needs. There were numerous community and social service organizations, including 19 HUD-approved housing counseling agencies, ten certified CDFIs, and three SBA Small Business Development Centers that serve the MMA.

Youngstown-Warren-Boardman, OH-PA MMA

Demographic Information for Full Scope Area: Youngstown-Warren-Boardman, OH-PA MMA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	155	10.32	21.94	50.97	16.77	0.00
Population by Geography	565,773	6.50	16.07	55.28	22.15	0.00
Owner-Occupied Housing by Geography	171,214	4.24	13.44	58.11	24.21	0.00
Business by Geography	29,828	6.48	12.87	50.93	29.72	0.00
Farms by Geography	1,192	1.76	5.20	70.81	22.23	0.00
Family Distribution by Income Level	151,238	20.09	17.99	22.29	39.63	0.00
Distribution of LMI Families throughout AA Geographies	57,590	10.49	23.66	52.45	13.40	0.00
Median Family Income		\$52,933	Median Housing Value	\$98,300 to \$111,000		
FFIEC Adjusted Median Family Income for 2016		\$55,100	Unemployment Rate	5.9%		
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Youngstown-Warren-Boardman, OH-PA MMA AA consisted of all three counties in the Youngstown-Warren-Boardman, OH-PA MMA: Mahoning and Trumbull counties in Ohio and Mercer County in Pennsylvania. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.47 percent of the bank's total deposits.

Competition was significant with 18 other FDIC-insured depository institutions operating 159 offices in the AA. PNC operated 20 offices in the AA and had a 12.71 percent deposit market share, which ranked third among all institutions in the AA. Major competitors include The Huntington National Bank with 40 offices and 21.98 percent deposit market share, First National Bank of Pennsylvania with 20 offices and 12.74 percent market share, and JPMorgan Chase Bank, N.A. with 15 offices and a market share of 9.53 percent.

Data from Moody's Analytics in June 2017 indicated that the Youngstown-Warren-Boardman, OH-PA MMA economy was recovering but was one of the weakest economies in the state due to falling payroll employment. Key sectors of the economy include Education and Health Services at 19.5 percent, Retail Trade at 13.3 percent, Government at 13.2 percent, and Manufacturing at 13.0 percent. Major employers include General Motors Corp., Mercy Health, ValleyCare Health System, and Youngstown Air Reserve Station. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Youngstown-Warren-Boardman, OH-PA MMA AA was 9.6 percent in January 2012 compared to 5.9 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units range from a low of \$98,300 in Mahoning County, OH to a high of \$111,000 in Mercer County, PA. Based on the FHFA HPI calculator, housing values increased approximately 8.8 percent over the evaluation period in the MMA. Based on the 2016 median family income of \$55,100, low-income families make less than \$27,550 a year and moderate-income families make less than \$44,080 a year. Housing values were 3.57 to 4.03 times the annual income of low-income families and 2.23 to 2.52 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Living wage jobs
- Large inventory of vacant properties; foreclosures and abandoned bank-owned properties.
- Quality, energy efficient, affordable homes and rental units
- Rehab loans when purchasing homes
- Transitional and permanent supportive housing
- Financial Literacy, homeownership counseling and foreclosure prevention

Numerous opportunities for participation by financial institutions include the following:

- Investments in CDFIs and Community Revolving Loan Funds
- Predevelopment, construction and permanent financing
- General operating support and grants for financial education, social services and workforce development
- Matching funds for Individual Development Accounts and down payment assistance

The Youngstown-Warren-Boardman, OH-PA MMA AA offered several opportunities to meet the identified needs. There were various community and social service organizations, including two certified CDFIs, three HUD-approved housing counseling agencies, and two SBA Small Business Development Centers that serve the MMA.

State of Alabama

Birmingham-Hoover, AL MSA

Demographic Information for Full Scope Area: Birmingham-Hoover, AL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	224	11.16	21.88	34.82	31.70	0.45
Population by Geography	937,144	8.28	17.40	37.15	37.16	0.00
Owner-Occupied Housing by Geography	256,101	5.12	14.55	39.14	41.19	0.00
Business by Geography	57,086	8.78	16.57	31.89	42.75	0.01
Farms by Geography	1,205	3.57	10.71	39.17	46.47	0.08
Family Distribution by Income Level	242,221	21.06	16.55	19.07	43.32	0.00
Distribution of LMI Families throughout AA Geographies	91,097	15.31	27.74	38.70	18.25	0.00
Median Family Income		59,532		Median Housing Value	\$142,800 to \$194,400	
FFIEC Adjusted Median Family Income for 2016		62,500		Unemployment Rate	5.1%	
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Birmingham-Hoover, AL MSA AA consisted of three of the seven counties in the Birmingham-Hoover, AL MSA: Jefferson, St. Clair, and Shelby counties in Alabama. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 0.35 percent of the bank's total deposits.

Competition was significant with 38 other FDIC-insured depository institutions operating 268 offices in the AA. PNC operated 16 offices in the AA and had a 2.47 percent deposit market share, which ranked eighth among all institutions in the AA. Major competitors included Regions Bank with 66 offices and 32.63 percent deposit market share, Compass Bank with 26 offices and 19.66 percent deposit market share, and Wells Fargo Bank, N.A. with 35 offices and a market share of 11.56 percent.

Data from Moody's Analytics in July 2017 indicated that the Birmingham-Hoover, AL MSA economy was recovering and benefited from steady gains in job creation. Key sectors of the economy included Government at 15.9 percent, Education and Health Services at 13.7 percent, Professional and Business Services at 12.7, and Retail Trade at 11.3 percent. Major employers included University of Alabama Birmingham, Regions Financial Corporation, Honda Manufacturing, and Brookwood Baptist Health. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Birmingham-Hoover, AL MSA AA was 6.8 percent in January 2012 compared to 5.1 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$142,800 in St. Clair County to a high of \$195,400 in Shelby County. Based on the FHFA HPI calculator, housing values increased approximately 29.5 percent over the evaluation period. Based on the 2016 median family income of \$62,500, low-income families make less than \$31,250 a year and moderate-income families make less than \$50,000 a year. Housing values were 4.57 to 6.25 times the annual

income of low-income families and 2.86 to 3.91 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable housing; both rental and for-sale homes
- Loan modifications
- Reduce number of payday and predatory lenders
- Reduce unbanked residents by offering affordable, basic deposit and saving products and increase marketing

Several opportunities for participation by financial institutions include the following:

- Create a small dollar loan program to compete with payday lenders
- Increase small business lending by investing in CDFIs

There were a number of community organizations within the Birmingham-Hoover, AL MSA, including seven HUD-approved housing counseling agencies, one certified CDFI and one SBA Small Business Development Center.

State of Delaware

Dover, DE MSA

Demographic Information for Full Scope Area: Dover, DE MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	32	0.00	15.63	68.75	15.63	0.00
Population by Geography	162,310	0.00	12.17	73.74	14.09	0.00
Owner-Occupied Housing by Geography	41,836	0.00	9.18	75.28	15.53	0.00
Business by Geography	9,325	0.00	21.19	64.51	14.29	0.00
Farms by Geography	575	0.00	8.35	77.22	14.43	0.00
Family Distribution by Income Level	40,711	18.74	18.41	23.27	39.59	0.00
Distribution of LMI Families throughout AA Geographies	15,122	0.00	17.51	72.39	10.10	0.00
Median Family Income		\$60,949	Median Housing Value			\$199,800
FFIEC Adjusted Median Family Income for 2016		\$62,900	Unemployment Rate			4.0%
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Dover, DE MSA AA consisted of Kent County, which is the only county in the Dover, DE MSA. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 0.16 percent of the bank's total deposits.

Competition was significant with 10 other FDIC-insured depository institutions operating 32 offices in the AA. PNC operated four offices in the AA and had a 20.81 percent deposit market share, which ranked second among all institutions in the AA. Major competitors included Manufacturers and Traders Trust Company with six offices and 26.87 percent deposit market share, Wilmington Savings Fund Society, FSB with eight offices and 16.67 percent deposit market share, and Citizens Bank, N.A. with four offices and a deposit market share of 10.86 percent.

Data from Moody's Analytics in September 2017 indicated that the Dover, DE MSA economy was recovering with a positive outlook for future growth. Payroll employment increased from the previous year and there was a surge in leisure/hospitality payrolls. Key sectors of the economy include Government at 28.1 percent, Education and Health Services at 15.8 percent, and Retail Trade at 13.7 percent. Major employers include Dover Air Force Base, Bayhealth Medical Center, Perdue Farms, and Delaware Technical & Community College. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Dover, DE MSA was 8.3 percent in January 2012 compared to 4.0 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units at \$199,800 in the Dover, DE MSA. Based on the FHFA HPI calculator, housing values increased approximately 7.4 percent over the evaluation period. Based on the 2016 median family income of \$62,900, low-income families make less than \$31,450 a year and moderate-income families make less than \$50,320 a year. Housing values

were 6.35 times the annual income of low-income families and 3.97 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Comprehensive approach to improve neighborhoods
- Affordable, quality, housing, including multi-family and for-sale homes
- Housing stock is generally single-family residences and mobile homes
- Low supply of rental units, increasing rents, and poor housing stock
- Growing population of seniors and healthcare needs
- Low wage jobs

Some opportunities for participation by financial institutions include the following:

- Support of affordable housing programs through LIHTCs or Federal Home Loan Bank sponsorships
- General operating support for housing and social services
- Financial education support

The Dover, DE MSA AA offered limited opportunities to meet the identified needs. We noted one certified CDFI, two HUD-approved housing counseling agencies, and one SBA Small Business Development Center serving the Dover, DE MSA.

State of Florida

Miami-Fort Lauderdale-West Palm Beach, FL MSA

Demographic Information for Full Scope Area: Miami-Ft Lauderdale-West Palm Beach, FL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	1,216	5.84	25.90	33.31	32.81	2.14
Population by Geography	5,564,635	4.72	27.31	34.60	33.06	0.31
Owner-Occupied Housing by Geography	1,329,038	2.06	23.11	36.26	38.56	0.00
Business by Geography	764,572	3.38	21.79	30.26	43.71	0.86
Farms by Geography	11,984	2.98	22.67	31.57	42.48	0.30
Family Distribution by Income Level	1,317,377	22.42	17.35	18.93	41.30	0.00
Distribution of LMI Families throughout AA Geographies	523,897	8.40	39.43	34.29	17.86	0.02
Median Family Income		\$57,777	Median Housing Value	\$202,300 to \$222,700		
FFIEC Adjusted Median Family Income for 2016		\$56,694	Unemployment Rate	4.9%		
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Miami-Fort Lauderdale-West Palm Beach, FL MSA AA consisted of three MDs in their entirety: the Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD, the Miami-Miami Beach-Kendall, FL MD, and the West Palm Beach-Boca Raton-Delray Beach, FL MD. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 1.61 percent of the bank's total deposits.

Competition was significant with 100 other FDIC-insured depository institutions operating 1,543 offices in the AA. PNC operated 79 offices in the AA and had a 1.77 percent deposit market share, which ranked 15th among all institutions in the AA. Major competitors included Wells Fargo Bank, N.A. with 204 offices and 16.42 percent deposit market share, Bank of America, N.A. with 196 offices and 16.37 percent market share, Citibank, N.A. with 54 offices and 8.96 percent market share, and JPMorgan Chase Bank, N.A. with 187 branches and a market share of 7.97 percent.

Data from Moody's Analytics in July 2017 indicated that the Miami-Fort Lauderdale-West Palm Beach, FL MSA economy was expanding; however, lower paying jobs in the services sectors were replacing higher paying jobs in goods-producing industries. Key sectors of the economy included Professional and Business Services at 16.3 percent, Education and Health Services at 14.8 percent, Leisure and Hospitality Services at 12.3 percent, and Government at 11.8 percent. Major employers included Tenent Healthcare Corp., HCA East Florida Division Office, Baptist Health Systems of Southern Florida, University of Miami, and Publix Super Markets Inc. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Miami-Fort Lauderdale-West Palm Beach, FL MSA was 8.5 percent in January 2012 compared to 4.9 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units range from a low of \$202,300 in Broward County to a high of

\$222,700 in Palm Beach County. Based on the Federal Housing Finance Authority (FHFA) House Price Index (HPI) calculator, housing values increased between approximately 60.7 and 77.6 percent over the evaluation period depending on the MD. Based on the 2016 median family income of \$56,694, low-income families make less than \$28,347 a year and moderate-income families make less than \$45,355 a year. Depending on the county, housing values were 7.14 to 7.86 times the annual income of low-income families and 4.46 to 4.91 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Critical need for affordable housing, including rental preservation and mixed use developments; over 70 percent of renters in LMI neighborhoods
- Housing assistance and subsidized housing for people living with HIV/AIDS
- Increasing population of seniors and the disabled needing housing assistance
- Decrease in multi-family rental construction; very tight rental market
- Rental stock, in LMI neighborhoods, need significant rehabilitation
- Very few LIHTC projects
- Land use and zoning is a barrier to affordable housing development
- Very low wages; families severely cost-burdened
- Increasing homelessness population, including families
- Homeownership counseling and financial literacy
- Rehab loans
- Small business capacity building and access to capital

Significant opportunities for participation by financial institutions include the following:

- Serve on the Board of Directors or provide technical assistance/mentorship (financial literacy and small business)
- Construction financing, lines of credit and permanent financing
- Rehab loans and invest in city initiatives for nonprofit managed rehab loans
- General operating support and support for youth, senior, health and other social services
- Invest in LIHTC and NMTC projects
- Invest in CDFI for affordable housing, permanent supportive housing, emergency shelters, nonprofit facilities and small businesses
- Micro-enterprise lending and support of business incubators

The Miami-Fort Lauderdale-West Palm Beach, FL MSA AA offered many opportunities to meet the identified needs. There were numerous community and social service organizations. In addition, there were opportunities through 19 HUD-approved housing counseling agencies, nine certified CDFIs, and four SBA Small Business Development Centers.

State of Georgia

Atlanta-Sandy Springs-Roswell, GA MSA

Demographic Information for Full Scope Area: Atlanta-Sandy Springs-Roswell, GA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	807	10.78	21.93	31.35	35.32	0.62
Population by Geography	4,467,687	6.84	20.72	35.85	36.46	0.13
Owner-Occupied Housing by Geography	1,069,083	3.05	15.14	37.79	44.03	0.00
Business by Geography	410,698	5.03	18.86	32.75	43.26	0.10
Farms by Geography	6,886	3.24	14.45	39.59	42.65	0.07
Family Distribution by Income Level	1,070,586	20.77	16.39	18.97	43.87	0.00
Distribution of LMI Families throughout AA Geographies	397,857	12.44	30.56	36.57	20.42	0.00
Median Family Income		\$67,374	Median Housing Value	\$86,700 to \$281,400		
FFIEC Adjusted Median Family Income for 2016		\$67,200	Unemployment Rate	4.9%		
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2016 FFIEC updated MFI

The Atlanta-Sandy Springs-Roswell, GA MSA AA consisted of 12 of the 29 counties in the Atlanta-Sandy Springs-Roswell, GA MSA: Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, and Paulding counties. According to the FDIC’s Summary of Deposits, as of June 30, 2016, PNC’s deposits in the AA comprised 1.28 percent of the bank’s total deposits.

Competition is strong with 72 other FDIC-insured depository institutions operating 1,035 offices in the AA. PNC operated 69 offices in the AA and had a 2.17 percent deposit market share, which ranked seventh among all institutions in the AA. The top four competitors included SunTrust Bank with 153 offices and 29.41 percent deposit market share, Bank of America, N.A. with 130 offices and 19.55 percent deposit market share, Wells Fargo Bank, N.A. with 184 offices and 19.41 percent deposit market share, and Branch Banking and Trust Company with 70 branches and a market share of 4.96 percent.

Data from Moody’s Analytics in July 2017 indicates that the Atlanta-Sandy Springs-Roswell, GA MSA economy was expanding, with broad-based and above-average growth over the evaluation period. Key sectors of the economy include Professional and Business Services at 18.4 percent, Education and Health Services at 12.5 percent, and Government at 12.3 percent. Major employers include Delta Air Lines Inc., Wal-Mart Stores Inc., Emory University, AT&T Inc., and United Parcel Service Inc. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Atlanta-Sandy Springs-Roswell, GA MSA AA was 9.1 percent in January 2012 compared to 4.9 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units range from a low of \$86,700 in Clayton County to a high of \$281,400 in Forsyth County. Based on the FHFA HPI calculator, housing values increased approximately 62.8 percent over the evaluation period. Based on the 2016 median family

income of \$67,200, low-income families make less than \$33,600 a year and moderate-income families make less than \$53,760 a year. Depending on the county, housing values were 2.61 to 8.38 times the annual income of low-income families and 1.63 to 5.23 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Affordable rental housing; most LMI families were paying more than 30 percent of their income towards housing
- Affordable for-sale housing; most new development were higher-priced units
- Affordable quality housing; many units were substandard or lack complete plumbing or kitchen facilities
- Lack of workforce housing and lack of affordable senior housing
- Transitional housing
- Downpayment assistance, financial education and credit repair counseling
- Skilled technical workers and workers with soft skills
- Too many payday lenders and unbanked individuals
- Small dollar loan products

Significant opportunities for participation by financial institutions include the following:

- Small dollar loan products
- Invest in CDFIs to expand small business lending
- Investments or loans to develop for-sale single-family housing and rental projects
- Invest in a revolving loan fund

There were abundant opportunities to serve the identified needs in the Atlanta-Sandy Springs-Roswell, GA MSA. Numerous CD organizations and social services operate in the MSA, as well as a number of large, philanthropic foundations, universities, research institutes, and trade associations. We noted four certified CDFIs, one SBA Small Business Development Center and 16 HUD-approved housing counseling agencies serving the MSA.

State of Illinois

Peoria, IL MSA

Demographic Information for Full Scope Area: Peoria, IL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	78	11.54	19.23	51.28	17.95	0.00
Population by Geography	321,888	6.09	17.27	53.39	23.25	0.00
Owner-Occupied Housing by Geography	93,005	2.82	15.86	57.62	23.70	0.00
Business by Geography	15,110	9.07	16.87	49.65	24.41	0.00
Farms by Geography	834	1.20	6.24	62.23	30.34	0.00
Family Distribution by Income Level	83,750	20.37	18.69	22.09	38.85	0.00
Distribution of LMI Families throughout AA Geographies	32,710	10.47	23.89	52.41	13.23	0.00
Median Family Income		66,038		Median Housing Value	\$128,800 to \$137,200	
FFIEC Adjusted Median Family Income for 2016		69,500		Unemployment Rate	6.6%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Peoria, IL MSA AA consisted of two of the five counties in the Peoria, IL MSA: Peoria and Tazewell counties. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.36 percent of the bank's total deposits.

Competition was significant with 31 other FDIC-insured depository institutions operating 113 offices in the AA. PNC operated 10 offices in the AA and had a 14.63 percent deposit market share, which ranked second among all institutions in the AA. Major competitors include Morton Community Bank with 16 offices and 31.10 percent deposit market share, South Side Trust & Savings Bank of Peoria with 13 offices and 8.64 percent market share, and Commerce Bank with 5 offices and a market share of 5.91 percent.

Data from Moody's Analytics in June 2017 indicated that the Peoria, IL MSA economy was struggling due to significant exposure of one employer in a cyclical industry. Key sectors of the economy included Education and Health Services at 17.8 percent, Professional and Business Services at 13.6 percent, and Manufacturing at 12.9 percent. Major employers include Caterpillar Inc., OSF Saint Francis Medical Center, UnityPoint Health-Peoria, and Methodist Medical Center. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Peoria, IL MSA AA was 8.7 percent in January 2012 compared to 6.6 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$128,800 in Peoria County to a high of \$137,200 in Tazewell County. Based on the FHFA HPI calculator, housing values increased approximately 6.48 percent over the evaluation period. Based on the 2016 median family income of \$69,500, low-income families make less than \$34,750 a year and moderate-income families make less than \$55,600 a year. Depending on the county, housing values were 3.71

to 3.95 times the annual income of low-income families and 2.32 to 2.47 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- State government job layoffs; state budgets have resulted in arrears to some businesses
- Access to capital for small businesses
- Deteriorating housing inventory; affordable rental housing and for-sale homes
- Eviction or criminal history, or source of income, makes renting difficult
- Workforce development and job training
- Broadband access
- Financial literacy

Numerous opportunities for participation by financial institutions include the following:

- Downpayment assistance
- Board of directors or volunteers for financial education
- Rehab loans for owner-occupied weatherization and modifications
- Rehab loans for multi-family units
- Investment in LIHTCs and CDFIs
- Funds for financial education, housing, youth, senior and social services
- Investment in workforce development programs

The Peoria, IL MSA AA offered limited opportunities to meet the identified needs. There were several community and social service agencies, including two certified CDFIs, two HUD-approved housing agencies, and three SBA Small Business Development Centers to serve the MSA.

Springfield, IL MSA

Demographic Information for Full Scope Area: Springfield, IL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	53	16.98	20.75	35.85	24.53	1.89
Population by Geography	197,465	11.39	18.64	37.54	31.92	0.52
Owner-Occupied Housing by Geography	57,820	6.44	17.47	40.46	35.63	0.00
Business by Geography	11,419	11.80	21.89	31.72	30.18	4.40
Farms by Geography	549	3.28	10.20	52.09	34.24	0.18
Family Distribution by Income Level	51,150	22.31	15.92	21.83	39.94	0.00
Distribution of LMI Families throughout AA Geographies	19,556	19.36	27.10	36.12	17.39	0.03
Median Family Income		\$66,823		Median Housing Value		\$133,400
FFIEC Adjusted Median Family Income for 2016		\$73,300		Unemployment Rate		4.8%
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Springfield, IL MSA AA consisted of one of the two counties in the Springfield, IL MSA; Sangamon County, IL. According to the FDIC's Summary of Deposits, as of June 30, 2016, PNC's deposits in the AA comprised 0.17 percent of the bank's total deposits.

Competition was moderate with 24 other FDIC-insured depository institutions operating 77 offices in the AA. PNC operated six offices in the AA and had a 7.59 percent deposit market share, which ranked sixth among all institutions in the AA. Major competitors included Illinois National Bank with eight offices and 13.65 percent deposit market share, Bank of Springfield with four offices and 11.14 percent market share, JPMorgan Chase Bank, N.A. with four offices and 11.13 percent market share, and United Community Bank with ten offices and a deposit market share of 10.72 percent.

Data from Moody's Analytics in June 2017 indicated that the Springfield, IL MSA economy was starting to recover from fiscal troubles in the state government that had affected hiring. Key sectors of the economy included Government at 26.0, Education and Health Services at 17.8, and Professional and Business Services at 12.0 percent. Major employers included Memorial Health System, Springfield Clinic LLP, University of Illinois Springfield, and SIU School of Medicine. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Springfield, IL MSA AA was 7.9 percent in January 2012 compared to 4.8 percent in December 2016.

Data from the 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units at \$133,400 in Sangamon County. Based on the FHFA HPI calculator, housing values increased approximately 10.06 percent over the evaluation period. Based on the 2016 median family income of \$73,300, low-income families make less than \$36,650 a year and moderate-income families make less than \$58,640 a year. Housing values were 3.64 times the annual income of low-income families and 2.27 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Workforce development and job training, particularly in the medical field
- Deteriorating home inventory; substandard rental housing
- Affordable for-sale housing and multifamily housing
- Funds for affordable housing development

Several opportunities for participation by financial institutions include the following:

- Investment in statewide housing funds, LIHTCs and CDFIs
- Financing for owner-occupied homes and small for-profit developers for multi-family housing buildings
- General operating grants and funds for workforce development, social services, and financial literacy
- Sponsor Federal Home Loan Bank applications for affordable housing

The Springfield, IL MSA AA offered limited opportunities to meet the identified needs. There were a number of community and social service organizations, including one certified CDFI, one HUD-approved housing counseling and two SBA Small Business Development Centers serving the MSA.

State of Indiana

Indianapolis-Carmel-Anderson, IN MSA

Demographic Information for Full Scope Area: Indianapolis-Carmel-Anderson, IN MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	384	13.28	27.60	36.20	22.66	0.26
Population by Geography	1,818,983	8.24	23.84	36.98	30.75	0.19
Owner-Occupied Housing by Geography	469,833	5.21	19.07	40.39	35.33	0.00
Business by Geography	113,755	5.57	19.95	39.02	35.45	0.02
Farms by Geography	3,975	2.52	10.49	56.75	30.21	0.03
Family Distribution by Income Level	453,818	21.16	17.32	20.62	40.89	0.00
Distribution of LMI Families throughout AA Geographies	174,667	15.38	34.21	34.94	15.46	0.00
Median Family Income		\$64,663	Median Housing Value	\$90,800 to \$230,000		
FFIEC Adjusted Median Family Income for 2016		\$65,600	Unemployment Rate	3.6%		
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Indianapolis-Carmel-Anderson, IN MSA AA consisted of all but one of the 11 counties in the Indianapolis-Carmel-Anderson, IN MSA: Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Putnam and Shelby counties. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 2.99 percent of total bank deposits.

Competition was significant with 48 other FDIC-insured depository institutions operating 464 offices in the AA. PNC operated 66 branches in the AA and had a 16.83 percent deposit market share, which ranked second among all institutions. The top competitors included JPMorgan Chase Bank, N.A. with 78 branches and 24.34 percent market share, Fifth Third Bank with 42 branches and 9.54 percent market share, and The Huntington National Bank with 46 branches and a market share of 7.42 percent.

Data from Moody's Analytics in October 2017 indicated that the Indianapolis-Carmel-Anderson, IN MSA economy had expanded fueled by private services and knowledge-based industries. However, job growth was slowing due to tighter labor markets. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 16.1 percent, Education and Health Services at 14.5 percent, Government at 12.5 percent, and Retail Trade at 10.5 percent. Major employers in the AA included Indiana University Health, St. Vincent Hospitals and Health Services, Purdue University, Community Health Network, and Eli Lilly and Company. The unemployment rate in the Indianapolis-Carmel-Anderson, IN MSA was 6.2 percent in January 2014 compared to 3.6 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$90,800 in Madison County to a high of

\$230,000 in Hamilton County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 29.2 percent over the evaluation period. Based on the 2016 median family income of \$65,600, low-income families make less than \$33,800 and moderate-income families make less than \$52,480. Depending on the county, housing values were 2.69 to 6.80 times the annual income of low-income families and 1.73 to 4.38 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Affordable home purchase loans, home improvement loans, and rehab loans
- Vacant residential properties and suburban foreclosures
- City and suburban homelessness
- Utility and food assistance
- Banking services for the growing Latino population and for the unbanked
- Workforce development for higher skilled health care, service, and manufacturing jobs

Significant opportunities for participation by financial institutions include the following:

- Grants in support of community services to LMI families, including child care, health and dental care, nutrition, affordable in-home care for the elderly, employment and job training
- Financial counseling and education programs, and incentives for savings
- Small-dollar consumer loans
- Credit-builder loans, second chance checking accounts
- Loans to CD organizations including lines of credit to nonprofit organizations to acquire single family homes for redevelopment
- Investments in LIHTCs
- Mortgage loans of less than \$50,000
- Rehab loans for energy efficiency improvements
- Small business loans including leasehold improvement and working capital financing
- Investments in CDFIs that in turn make loans to small businesses, for affordable housing, and for a variety of other CD purposes
- Financing for brownfield redevelopment sites
- Participation in community economic development leadership efforts

The Indianapolis-Carmel-Anderson, IN MSA presented many opportunities to meet the identified needs. Numerous nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies. There were eight certified CDFIs, seven HUD-approved housing counseling agencies, and two SBA Small Business Development centers that serve the MSA.

State of Kentucky

Lexington-Fayette, KY MSA

Demographic Information for Full Scope Area: Lexington-Fayette, KY MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	123	9.76	22.76	36.59	30.89	0.00
Population by Geography	452,114	9.01	24.63	36.85	29.50	0.00
Owner-Occupied Housing by Geography	108,943	4.13	19.75	40.87	35.24	0.00
Business by Geography	31,874	6.86	22.80	38.33	32.01	0.00
Farms by Geography	1,621	3.02	12.89	47.50	36.58	0.00
Family Distribution by Income Level	113,016	22.88	16.05	20.27	40.80	0.00
Distribution of LMI Families throughout AA Geographies	43,994	11.77	35.63	37.23	15.37	0.00
Median Family Income		\$63,242		Median Housing Value	\$138,000 to \$182,700	
FFIEC Adjusted Median Family Income for 2016		\$66,100		Unemployment Rate	3.2%	
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Lexington-Fayette, KY MSA AA consisted of five of the six counties in the Lexington-Fayette, KY MSA: Clark, Fayette, Jessamine, Scott, and Woodford counties in Kentucky. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.30 percent of total bank deposits.

Competition was significant with 34 other FDIC-insured depository institutions operating 162 offices in the AA. PNC operated 14 branches in the AA and had an 8.10 percent deposit market share, which ranked fourth among all institutions. The top three competitors included Central Bank and Trust Company with 18 branches and 17.18 percent market share, JPMorgan Chase Bank, N.A. with 17 branches and 15.35 percent market share, and Fifth Third Bank with 12 branches and a market share of 11.61 percent.

Data from Moody's Analytics in October 2017 indicated that the Lexington-Fayette, KY MSA economy had expanded due to strong job growth in transportation and warehousing industries. Job gains in higher paying industries were outpacing those in lower wage tiers. Key sectors of the economy based on percentage of total employment included Government at 18.9 percent, Professional and Business Services at 14.5.1 percent, Education and Health Services at 12.8 percent, and Leisure and Hospitality Services and Manufacturing each at 11.2 percent. Major employers in the AA included University of Kentucky, Toyota Motor Manufacturing, Xerox, St. Joseph Hospital, Lexmark International, and Wal-Mart Stores, Inc. The unemployment rate in the Lexington-Fayette, KY MSA was 6.9 percent in January 2012 compared to 3.2 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$138,000 in Clark County to a high of \$182,700 in Woodford County. Based on the FHFA HPI calculator, housing values in the MSA

increased approximately 12.4 percent over the evaluation period. Based on the 2016 median family income of \$66,100, low-income families make less than \$33,050 and moderate-income families make less than \$52,880. Depending on the county, housing values were 4.17 to 5.56 times the annual income of low-income families and 2.61 to 3.45 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Affordable housing for seniors and supportive housing
- Affordable rental and for-sale housing
- Workforce development and youth job training
- Financial education
- Foreclosure prevention counseling and loan modifications
- Access to capital for small businesses
- Entrepreneurship and business training

Significant opportunities for participation by financial institutions include the following:

- Construction financing for affordable housing
- LIHTC and NMTC investments
- Affordable mortgage refinancing for LMI borrowers
- Board of directors, financial counseling volunteers, mentors or mock job interviewers
- General operating support and grants for financial coaches
- Revolving loan products for economic development
- Investment in small business loan funds and loan reserve
- SBA participation loans

The Lexington-Fayette, KY MSA presented numerous opportunities to meet the identified needs. Several nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies. There were three certified CDFIs, three HUD-approved housing counseling agencies, and two SBA Small Business Development centers that serve the MSA.

State of Maryland

Baltimore-Columbia-Towson, MD MSA

Demographic Information for Full Scope Area: Baltimore-Columbia-Towson, MD MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	681	14.68	21.59	33.33	28.93	1.47
Population by Geography	2,710,489	10.61	20.58	35.55	32.75	0.51
Owner-Occupied Housing by Geography	692,428	5.64	16.61	38.98	38.76	0.01
Business by Geography	177,304	6.94	13.89	37.74	41.18	0.24
Farms by Geography	4,014	1.84	7.08	41.38	49.68	0.02
Family Distribution by Income Level	665,999	21.42	17.32	20.96	40.31	0.00
Distribution of LMI Families throughout AA Geographies	257,969	18.98	29.49	33.76	17.76	0.00
Median Family Income		\$81,788	Median Housing Value		\$280,500	
FFIEC Adjusted Median Family Income for 2016		\$86,700	Unemployment Rate		4.0%	
Households Below Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2016 FFIEC updated MFI

The Baltimore-Columbia-Towson, MD MSA AA consisted of the entire Baltimore-Columbia-Towson, MD MSA and included Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne counties and Baltimore City. According to the FDIC’s Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 2.95 percent of total bank deposits.

Competition was significant with 56 other FDIC-insured depository institutions operating 630 offices in the AA. PNC operated 97 branches in the AA and had a 10.44 percent deposit market share, which ranked third among all institutions. The top competitors included Bank of America, N.A. with 81 branches and 27.10 percent market share, Manufacturers and Trader Trust Company with 99 branches and 22.09 percent market share, Wells Fargo Bank, N.A. with 60 branches and 9.99 percent market share, and Branch Bank and Trust Company with 78 branches and a market share of 8.03 percent.

Data from Moody’s Analytics in November 2017 indicated that the Baltimore-Columbia-Towson, MD MSA economy had plateaued. Most major industries were adding jobs but residential construction had lagged because of slow population growth. Key sectors of the economy based on percentage of total employment included Education and Health Services at 19.4 percent, Government at 16.3 percent, Professional and Business Services at 16.6 percent, and Retail Trade at 10.0 percent. Major employers in the AA included fort George G. Meade, Johns Hopkins University, Aberdeen Proving Ground, University of Maryland Medical System, Johns Hopkins Health System, and the U.S. Social Security Agency. The unemployment rate in the Baltimore-Columbia-Towson, MD MSA was 7.5 percent in January 2012 compared to 4.0 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units in the Baltimore-Columbia-Towson, MD MSA was \$280,500.

Based on the FHFA HPI calculator, housing values in the MSA increased approximately 17.3 percent over the evaluation period. Based on the 2016 median family income of \$86,700, low-income families make less than \$43,350 and moderate-income families make less than \$69,360. Housing values were 6.47 times the annual income of low-income families and 4.04 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the AA:

- Increasing rents for those without housing choice vouchers had led to limited rental opportunities
- Access to traditional banking services, including basic deposit, savings and lending products
- Job training/workforce development and job readiness programs
- Access to capital for small businesses
- Capacity-building for affordable housing developers
- Access to credit for nonprofit developers

Numerous opportunities for participation by financial institutions include the following:

- Investment in financial education and homeownership counseling programs
- Loans for affordable rental and for-sale housing projects
- Investment in workforce development programs

Several nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies in the Baltimore-Columbia-Towson, MD MSA, including six certified CDFIs, 16 HUD-approved housing counseling agencies, and one SBA Small Business Development Center.

State of Michigan

Detroit-Warren-Dearborn, MI MSA

Demographic Information for Full Scope Area: Detroit-Warren-Dearborn, MI MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	1,251	11.11	24.22	34.29	29.02	1.36
Population by Geography	4,133,210	7.77	22.79	36.85	32.56	0.03
Owner-Occupied Housing by Geography	1,170,942	4.39	19.41	39.80	36.39	0.00
Business by Geography	234,548	6.36	18.83	35.96	38.31	0.53
Farms by Geography	5,643	3.51	16.91	44.59	34.75	0.25
Family Distribution by Income Level	1,057,384	21.77	17.06	19.78	41.40	0.00
Distribution of LMI Families throughout AA Geographies	410,534	13.14	33.20	36.64	17.02	0.00
Median Family Income		\$64,801	Median Housing Value	\$86,000 to \$204,000		
FFIEC Adjusted Median Family Income for 2016		\$65,955	Unemployment Rate	4.8%		
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Detroit-Warren-Dearborn, MI MSA AA consisted of the entire Detroit-Dearborn-Livonia, MI MD which included only Wayne County, and four of the five counties in the Warren-Troy-Farmington Hills, MI MD; Lapeer, Livingston, Macomb, and Oakland counties. According to the FDIC’s Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 4.75 percent of total bank deposits.

Competition was significant with 47 other FDIC-insured depository institutions operating 916 offices in the AA. PNC operated 91 branches in the AA and had 9.86 percent deposit market share, which ranked fourth among all institutions. The top three competitors included JPMorgan Chase Bank N.A. with 134 branches and 28.65 percent market share, Comerica Bank with 152 branches and 19.82 percent market share, and Bank of America, N.A. with 106 branches and a market share of 12.14 percent.

Data from Moody’s Analytics in November 2017 indicated that the Detroit-Warren-Dearborn, MI MSA economy had strengthened with automakers and suppliers leading the employment rebound and healthcare becoming a larger part of the economy. Key sectors of the economy based on percentage of total employment included Education and Health Services at 17.8 percent, Professional and Business Services at 16.7 percent, Government at 11.4 percent, and Manufacturing at 12.1 percent. Major employers in the AA included Ford Motor Company, General Motors Corporation, University of Michigan, Chrysler Group LLC, Beaumont Health Systems, Henry Ford Health Systems, and CHE Trinity Health. The unemployment rate in the Detroit-Warren-Dearborn, MI MSA was 10.4 percent in January 2012 compared to 4.8 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$137,200 in the MSA and ranged from a low of \$86,000 in

Wayne County to a high of \$204,000 in Livingston County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 64.6 percent over the evaluation period. Based on the 2016 median family income of \$65,955, low-income families make less than \$32,977 and moderate-income families make less than \$52,764. Depending on the county, housing values were 2.61 to 6.18 times the annual income of low-income families and 1.63 to 3.87 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Affordable housing including single and multifamily housing developments
- Mortgage products under \$50,000
- Rehab loans
- Financial education
- Small business access to credit

Significant opportunities for participation by financial institutions include the following:

- Investment in Michigan Loan Fund and CDFIs for housing and economic development initiatives
- Construction lending for affordable housing
- Bridge financing
- Home repair loans
- General operating support and funds for homeownership, financial literacy counseling and youth program
- Small dollar mortgage lending
- Board of directors or committee volunteers
- Investment in LIHTCs and NMTCs
- Investment in microloan funds for small businesses and startups

The Detroit-Warren-Dearborn, MI MSA presented many opportunities to meet the identified needs. Numerous nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies. There were four certified CDFIs, 17 HUD-approved housing counseling agencies, and one SBA Small Business Development center that serve the MSA.

State of New Jersey

Trenton-Ewing, NJ MSA

Demographic Information for Full Scope Area: Trenton-Ewing, NJ MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	77	19.48	18.18	29.87	31.17	1.30
Population by Geography	366,513	13.57	16.01	31.90	38.00	0.52
Owner-Occupied Housing by Geography	87,700	6.87	14.10	36.68	42.35	0.00
Business by Geography	22,797	11.07	10.52	29.63	48.78	0.00
Farms by Geography	526	5.51	11.98	30.04	52.47	0.00
Family Distribution by Income Level	87,385	22.84	16.80	19.15	41.20	0.00
Distribution of LMI Families throughout AA Geographies	34,641	24.56	22.86	29.21	23.37	0.00
Median Family Income		\$88,694	Median Housing Value			\$277,400
FFIEC Adjusted Median Family Income for 2016		\$93,000	Unemployment Rate			3.5%
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Trenton-Ewing, NJ MSA AA consisted of Mercer County, which was the entire Trenton-Ewing, NJ MSA. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.87 percent of total bank deposits.

Competition was significant with 26 other FDIC-insured depository institutions operating 114 offices in the AA. PNC operated 24 branches in the AA and had 13.94 percent deposit market share, which ranked third among all institutions. The top competitors included Bank of America N.A with 16 branches and 22.14 percent market share, Wells Fargo Bank, N.A. 17 branches and 14.04 percent market share, and TD Bank, N.A. with nine branches and a market share of 7.23 percent.

Data from Moody's Analytics in September 2017 indicated that the Trenton-Ewing, NJ MSA economy continues to improve, however the rate of improvement had slowed down. There were job losses in manufacturing and construction, but employment in financial activities had increase. Key sectors of the economy based on percentage of total employment included Government at 27.1 percent, Education and Health Services at 18.6 percent, and Professional and Business Services at 16.0 percent. Major employers in the AA include Princeton University, Merrill Lynch, Bristol-Myers Squibb, Bank of America, N.A., and Capital Health Systems. The unemployment rate in the Trenton-Ewing, NJ MSA was 8.4 percent in January 2012 compared to 3.5 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$277,400. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 6.0 percent over the evaluation period. Based on the 2016 median family income of \$93,000, low-income families make less than \$46,500 and moderate-income families make less than \$74,400. Depending on the county, housing values

were 5.97 times the annual income of low-income families and 3.73 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Affordable housing including single and multifamily housing developments
- Quality homeownership opportunities; pre and post counseling; financial education
- Prevent or eliminate vacant properties through rehab, brownfield remediation, and strategic demolition
- Emergency housing, transitional and permanent housing for the homeless; homeless prevention subsidies; payments to prevent foreclosures
- Energy efficiency home improvements, lead abatement and other maintenance issues
- Case management, health care, mental health and substance abuse services
- Job training
- Small business lending and technical assistance

Various opportunities for participation by financial institutions include the following:

- Acquisition, construction and permanent financing for affordable housing
- Investments in LIHTCs, NMTCs, and CDFIs
- Federal Home Loan Bank sponsorships for affordable housing projects
- Grants for financial literacy, housing counseling, and social services
- Investment in workforce development initiatives
- Board of directors, loan review committee, and volunteers for financial education, tax preparation assistance, and small business mentorship

The Trenton-Ewing, NJ MSA presented many opportunities to meet the identified needs. Several nonprofit organizations engage in affordable housing and economic development endeavors including two certified CDFIs, two HUD-approved housing counseling agencies, and one SBA Small Business Development Center serving the MSA.

State of North Carolina

Raleigh, NC MSA

Demographic Information for Full Scope Area: Raleigh, NC MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	212	7.08	21.70	33.96	35.85	1.42
Population by Geography	1,069,871	6.22	24.04	37.67	31.66	0.40
Owner-Occupied Housing by Geography	258,738	2.47	22.07	39.71	35.74	0.01
Business by Geography	85,338	4.38	21.07	34.40	39.93	0.21
Farms by Geography	2,158	3.24	23.68	44.35	28.68	0.05
Family Distribution by Income Level	257,248	21.39	16.69	20.05	41.87	0.00
Distribution of LMI Families throughout AA Geographies	97,960	9.58	35.56	38.22	16.64	0.00
Median Family Income		\$74,783	Median Housing Value	\$147,500 to \$241,600		
FFIEC Adjusted Median Family Income for 2016		\$76,600	Unemployment Rate	4.2%		
Households Below Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2016 FFIEC updated MFI

The Raleigh, NC MSA AA consisted of two of the three counties that comprised the Raleigh, NC MSA; Johnston and Wake counties. According to the FDIC’s Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.94 percent of total bank deposits.

Competition was significant with 30 other FDIC-insured depository institutions operating 272 offices in the AA. PNC operated 21 branches in the AA and had 8.62 percent deposit market share, which ranked fifth among all institutions. The top competitors included Wells Fargo Bank, N.A. with 45 branches and 26.76 percent market share, Branch Banking and Trust Company with 38 branches and 14.14 percent market share, Bank of America N.A with 22 branches and 11.75 percent market share, and First-Citizens Bank and Trust Company with 30 branches and a market share of 10.87 percent.

Data from Moody’s Analytics in July 2017 indicated that the Raleigh, NC MSA economy was strong despite a slowdown in job creation. A falloff in construction jobs offset a surge in professional and business services employment. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 18.7 percent, Government at 15.9 percent, Education and Health Services at 12.1 percent, and Retail Trade at 11.5 percent. Major employers in the AA included IBM Corporation, WakeMed Health and Hospitals, North Carolina University, and Food Lion Stores. The unemployment rate in the Raleigh, NC MSA was 7.9 percent in January 2012 compared to 4.2 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$147,500 in Johnston County to a high of \$241,600 in Wake County. Based on the FHFA HPI calculator, housing values in the MSA

increased approximately 32.0 percent over the evaluation period. Based on the 2016 median family income of \$76,600 low-income families make less than \$38,300 and moderate-income families make less than \$61,280. Depending on the county, housing values were 3.85 to 6.30 times the annual income of low-income families and 2.41 to 3.94 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Small business loans, technical assistance for businesses, and financial education
- Affordable housing, for-sale and multi-family housing; rents were climbing in urban areas and shortage of multifamily housing in rural areas
- Unsecured lines of credit for pre-development; revolving lines of credit
- Refinancing for LIHTC

Several opportunities for participation by financial institutions include the following:

- Referrals to small business technical assistance providers
- Bank participation in loan guarantee programs
- Board of directors, loan review committee or volunteers for financial education, small business mentorship or tax preparation assistance
- Invest in LIHTCs, CDFIs, lines of credit and refinancing of expiring LIHTC projects
- General operating support and funds for predevelopment, social services, financial literacy and homeownership counseling

The Raleigh, NC MSA presented numerous opportunities to meet the identified needs. Several nonprofit organizations engage in affordable housing and economic development endeavors, including three certified CDFIs, 10 HUD-approved housing counseling agencies, and two SBA Small Business Development centers that serve the MSA.

State of Ohio

Cleveland-Elyria, OH MSA

Demographic Information for Full Scope Area: Cleveland-Elyria, OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	636	16.35	21.23	36.16	25.47	0.79
Population by Geography	2,077,240	10.38	17.42	38.71	33.49	0.01
Owner-Occupied Housing by Geography	575,920	5.68	13.81	41.98	38.53	0.01
Business by Geography	129,455	7.61	12.96	38.51	40.53	0.39
Farms by Geography	3,267	2.48	8.20	44.23	45.06	0.03
Family Distribution by Income Level	535,574	21.71	17.29	20.69	40.30	0.00
Distribution of LMI Families throughout AA Geographies	208,889	19.45	25.53	37.15	17.86	0.01
Median Family Income		\$62,627		Median Housing Value		\$140,200
FFIEC Adjusted Median Family Income for 2016		\$66,600		Unemployment Rate		5.3%
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Cleveland-Elyria, OH MSA AA consisted of the entire Cleveland-Elyria, OH MSA; Cuyahoga, Geauga, Lake, Lorain, and Medina counties. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 3.54 percent of total bank deposits.

Competition was significant with 35 other FDIC-insured depository institutions operating 608 offices in the AA. PNC operated 71 branches in the AA and had 13.62 percent deposit market share, which ranked second among all institutions. The top competitors included Key Bank with 76 branches and 23.29 percent market share, Citizens Bank with 56 branches and 11.87 percent market share, Third Federal Savings and Loan Association of Cleveland with 18 branches and 8.61 and The Huntington National Bank with 91 branches and a market share of 7.83 percent.

Data from Moody's Analytics in October 2017 indicated that the Cleveland-Elyria, OH MSA economy was still in a recovery mode. Manufacturing and construction were performing well but private services and government were underperforming. Key sectors of the economy based on percentage of total employment included Education and Health Services at 19.4 percent, Professional and Business Services at 14.3 percent, Government at 12.9 percent, and Manufacturing at 11.5 percent. Major employers in the AA included Cleveland Clinic Foundation, University Hospitals, Progressive Corporation, Giant Eagle, Inc. The unemployment rate in the Cleveland-Elyria, OH MSA was 7.3 percent in January 2012 compared to 5.3 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$140,200 in the Cleveland-Elyria, OH MSA. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 26.8 percent over

the evaluation period. Based on the 2016 median family income of \$66,600, low-income families make less than \$33,300 and moderate-income families make less than \$53,280. Housing values were 4.21 times the annual income of low-income families and 2.10 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Funding for homeownership and foreclosure counseling
- Basic checking and savings products
- Financial education
- Workforce development and job opportunities for returning ex-offenders
- Affordable housing including single and multifamily housing developments
- Mortgages under \$100,000
- Construction financing for affordable housing
- Loans to CD organizations for facility improvements
- Developer and small business lines of credit

Significant opportunities for participation by financial institutions include the following:

- Board of directors and loan review committee volunteers
- Investments in neighborhood redevelopment programs and in CDFI
- Small dollar mortgage products
- Downpayment assistance and grants for housing counseling
- Rehab loans that were made in conjunction with mortgage originations
- Grants for the construction of LMI housing and general operating support
- Referrals to small business technical providers
- Loan reserve fund investment
- Investment in workforce development training
- Leadership in advocating for nonprofit partners to increase or sustain funding

The Cleveland-Elyria, OH MSA presented many opportunities to meet the identified needs. Numerous nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies. There were four certified CDFIs, 14 HUD-approved housing counseling agencies, and six SBA Small Business Development centers that serve the MSA.

Columbus, OH MSA

Demographic Information for Full Scope Area: Columbus, OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	427	14.52	24.82	31.62	28.34	0.70
Population by Geography	1,867,147	10.05	21.45	34.90	33.01	0.58
Owner-Occupied Housing by Geography	458,033	4.85	18.98	37.16	39.01	0.00
Business by Geography	119,681	8.20	19.78	31.76	39.91	0.35
Farms by Geography	3,864	3.36	13.28	47.59	35.71	0.05
Family Distribution by Income Level	457,706	21.27	17.18	20.61	40.94	0.00
Distribution of LMI Families throughout AA Geographies	175,998	16.16	32.62	35.27	15.95	0.00
Median Family Income		\$64,914	Median Housing Value	\$96,100 to \$267,600		
FFIEC Adjusted Median Family Income for 2016		\$69,100	Unemployment Rate	3.9%		
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Columbus, OH MSA AA changed over the evaluation period because of the 2014 OMB MSA boundary changes. For 2012 through 2013, the AA consisted of seven of the eight counties that made up the MSA: Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union counties. The 2014 OMB changes added two non-metropolitan counties in which PNC had a branch or deposit-taking ATM, Hocking and Perry counties, to the Columbus, OH MSA. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 2.51 percent of total bank deposits.

Competition was significant with 56 other FDIC-insured depository institutions operating 496 offices in the AA as of June 30, 2016, which is up slightly from the 53 institutions with 492 branches as of June 30, 2013. Throughout the evaluation period, PNC operated 58 branches in the AA and ranked third among all institutions. Because of the OMB changes, the bank's market share went from 11.74 percent in 2013 to 9.83 percent in 2016. The top competitors included the Huntington National Bank with 86 branches and 31.01 percent market share, JPMorgan Chase Bank N.A. with 79 branches and 22.25 percent market share, and Fifth Third Bank with 53 branches and a market share of 8.61 percent.

Data from Moody's Analytics in October 2017 indicated that the Columbus, OH MSA economy was the second fastest growing in the state. Private services, goods industries, and government sectors expanded at above average rates. Key sectors of the economy based on percentage of total employment included Professional and Business Services at 17.0 percent, Government at 16.1 percent, Education and Health Services at 14.7 percent, and Leisure and Hospitality Services at 9.9 percent. Major employers in the AA included Ohio State University, JPMorgan Chase and Company, Ohio Health, Nationwide Mutual Insurance Company, and Honda of America Manufacturing, Inc. The unemployment rate in the Columbus, OH MSA was 7.5 percent in January 2012 compared to 3.9 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from \$96,100 in Perry County to \$267,600 in Delaware

County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 35.4 percent over the evaluation period. Based on the 2016 median family income of \$69,100, low-income families make less than \$34,450 and moderate-income families make less than \$55,280. Depending on the county, housing values were 2.78 to 7.77 times the annual income of low-income families and 1.74 to 4.84 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Transitional housing and permanent supportive housing
- Affordable housing including single and multifamily housing developments, especially as Franklin County continues to grow

Significant opportunities for participation by financial institutions include the following:

- Partnerships with agencies involved in economic and business development
- CDFI, NMTC, and LIHTC investments
- Grants for the construction of LMI housing and general operating support
- Construction financing
- Revolving loan products for economic development
- Developer lines of credit

The Columbus, OH MSA presented ample opportunities to meet the identified needs. Numerous nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies, primarily in neighborhoods in the central city of Indianapolis. There were five certified CDFIs, six HUD-approved housing counseling agencies, and three SBA Small Business Development centers that serve the MSA.

Dayton, OH MSA

Demographic Information for Full Scope Area: Dayton, OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	209	9.57	24.40	41.63	23.92	0.48
Population by Geography	799,232	7.08	22.23	42.05	28.64	0.00
Owner-Occupied Housing by Geography	216,028	4.44	18.39	44.16	33.02	0.00
Business by Geography	42,932	6.90	18.35	41.92	32.78	0.04
Farms by Geography	1,512	2.45	11.24	53.77	32.54	0.00
Family Distribution by Income Level	208,754	20.98	18.16	20.62	40.24	0.00
Distribution of LMI Families throughout AA Geographies	81,706	12.16	31.76	40.61	15.47	0.00
Median Family Income		\$60,009	Median Housing Value			\$122,900
FFIEC Adjusted Median Family Income for 2016		\$59,500	Unemployment Rate			4.5%
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Dayton, OH MSA AA consisted of the entire Dayton, OH MSA, which included Greene, Miami, and Montgomery counties. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.63 percent of total bank deposits.

Competition was significant with 25 other FDIC-insured depository institutions operating 187 offices in the AA. PNC operated 25 branches in the AA and had 14.14 percent deposit market share, which ranked third among all institutions. The top competitors included Fifth Third Bank with 39 branches and 26.99 percent market share, JPMorgan Chase Bank, N.A. with 31 branches and 19.00 percent market share, KeyBank N.A. with 18 branches and 8.51 percent market share, and U.S. Bank, N.A. 28 branches and a market share of 7.66 percent.

Data from Moody's Analytics in October 2017 indicated that the Dayton, OH MSA economy was still in a recovery mode. Employment had struggled, as job cuts in local and state government had taken a toll. Key sectors of the economy based on percentage of total employment included Education and Health Services at 18.9 percent, Government at 16.4 percent, Professional and Business Services at 13.3 percent, and Manufacturing at 10.7 percent. Major employers in the AA included Wright-Patterson Air Force Base, Premiere Health Partners, Kettering Health Network, and The Kroger Company. The unemployment rate in the Dayton, OH MSA was 8.9 percent in January 2012 compared to 4.5 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$122,900 in the Dayton, OH MSA. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 20.7 percent over the evaluation period. Based on the 2016 median family income of \$59,500, low-income families make less than \$29,750 and moderate-income families make less than \$47,600. Housing values were 4.13 times the annual income of low-income families and 2.58 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Home repair and home modification loans
- Affordable housing including single and multifamily housing developments
- Loans under \$50,000
- Basic banking services for large percentage of unbanked
- Financial literacy
- Micro-loans for startup businesses

Numerous opportunities for participation by financial institutions include the following:

- Developer lines of credit and construction financing
- Grants for general operating support, workforce development, youth programs and other social services
- Employment opportunities
- Second chance checking accounts
- Small dollar mortgages and small dollar consumer loans
- LIHTC investments
- Bank staff volunteers for tax preparation and financial education
- Matching funds for Individual Development Account Programs
- Invest in micro-loan fund

The Dayton, OH MSA presented various opportunities to meet the identified needs. Several nonprofit organizations engage in affordable housing and economic development endeavors and provide community services targeted to LMI persons and geographies. There were five certified CDFIs, five HUD-approved housing counseling agencies, and three SBA Small Business Development centers that serve the MSA.

State of Pennsylvania

Pittsburgh, PA MSA

Demographic Information for Full Scope Area: Pittsburgh, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	692	6.65	25.43	44.94	20.95	2.02
Population by Geography	2,287,344	4.18	20.97	47.24	27.18	0.42
Owner-Occupied Housing by Geography	680,111	2.20	18.77	50.30	28.72	0.00
Business by Geography	157,342	4.32	16.10	46.56	32.39	0.62
Farms by Geography	3,686	1.33	13.40	58.00	27.18	0.08
Family Distribution by Income Level	599,383	20.27	17.92	21.81	40.00	0.00
Distribution of LMI Families throughout AA Geographies	228,928	6.38	31.81	47.13	14.68	0.00
Median Family Income		\$62,376		Median Housing Value	\$92,000 to \$183,200	
FFIEC Adjusted Median Family Income for 2016		\$70,600		Unemployment Rate	5.1%	
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Pittsburgh, PA MSA AA consisted of six of the seven counties that made up the Pittsburgh, PA MSA. Counties included were Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 23.34 percent of total bank deposits.

Competition was considerable with 48 other FDIC-insured depository institutions operating 652 offices in the AA. PNC operated 141 branches in the AA and was number one in deposit market share with 49.01 percent. The top competitors included The Bank of New York Mellon with two branches and 9.07 percent market share, Citizens Bank of Pennsylvania with 121 branches and 7.86 percent market share, BNY Mellon, N.A. with one branch and 7.41 percent market share, and First National Bank of Pennsylvania with 94 branches and a market share of 4.32 percent.

Data from Moody's Analytics in September 2017 indicated that the Pittsburgh, PA MSA economy was strengthening, but there were areas of concern. Employment in manufacturing and local government had struggled, but jobs in healthcare, high tech, and leisure and hospitality areas had expanded. Key sectors of the economy based on percentage of total employment included Education and Health Services at 20.9 percent, Professional and Business Services at 15.73 percent, Retail Trade at 10.8 percent, and Leisure and Hospitality Services at 10.2 percent. Major employers in the AA include UPMC Health System, Highmark Inc., PNC Financial Services Group Inc., University of Pittsburgh, and Giant Eagle Inc. The unemployment rate in the Pittsburgh, PA MSA was 7.8 percent in January 2012 compared to 5.1 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$92,000 in Fayette County to a high of

\$183,200 in Butler County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 24.2 percent over the evaluation period. Based on the 2016 median family income of \$70,600, low-income families make less than \$35,300 and moderate-income families make less than \$56,480. Depending on the county, housing values were 2.61 to 5.19 times the annual income of low-income families and 1.63 to 3.24 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Financial education counseling; pre and post homeownership counseling
- Small consumer loans
- Small business financial counseling
- Access to capital for small businesses; high SBA loan denials by banks
- Investments in CDFIs
- CD lending; gap financing; patient capital

Significant opportunities for participation by financial institutions include the following:

- Investments in CDFIs, LIHTCs, and NMTCs
- Developer lines of credit; construction financing and permanent financing
- Revolving loan products for economic development; participate in loan guarantee programs
- Board of directors and volunteers for financial counseling, small business mentorship or tax preparation assistance
- General operating support or funds for youth, senior, social services
- Downpayment assistance or matching funds for Individual Development Accounts

The Pittsburgh, PA MSA presented numerous opportunities to meet the identified needs. Numerous nonprofit organizations engage in affordable housing and economic development endeavors and provide community including three certified CDFIs, five HUD-approved housing counseling agencies, and three SBA Small Business Development centers.

Scranton-Wilkes Barre-Hazleton, PA MSA

Demographic Information for Full Scope Area: Scranton-Wilkes Barre-Hazleton, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	163	2.45	21.47	57.67	17.79	0.61
Population by Geography	535,355	2.28	19.33	56.18	22.21	0.00
Owner-Occupied Housing by Geography	148,538	0.71	15.25	59.47	24.57	0.00
Business by Geography	33,891	5.88	15.52	56.94	21.52	0.14
Farms by Geography	689	0.58	8.85	57.62	32.95	0.00
Family Distribution by Income Level	139,399	20.44	18.03	21.57	39.96	0.00
Distribution of LMI Families throughout AA Geographies	53,622	2.71	26.85	56.28	14.16	0.00
Median Family Income		\$56,045	Median Housing Value	\$123,500 to \$147,100		
FFIEC Adjusted Median Family Income for 2016		\$60,400	Unemployment Rate	5.4%		
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Scranton-Wilkes Barre-Hazleton, PA MSA AA consisted of two of the three counties that made up the Scranton-Wilkes Barre-Hazleton, PA MSA; Lackawanna and Luzerne counties. According to the FDIC’s Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 1.14 percent of total bank deposits.

Competition was considerable with 21 other FDIC-insured depository institutions operating 179 offices in the AA. PNC operated 27 branches in the AA and was number one in deposit market share with 25.66 percent. The top competitors included Manufacturers and Traders Trust Company with 12 branches and 9.24 percent market share, Wells Fargo Bank, N.A. with 14 branches and 8.64 percent market share, Community Bank, N.A. with 21 branches and 7.69 percent market share, and FNCB Bank 18 branches and a market share of 7.07 percent.

Data from Moody’s Analytics in September 2017 indicated that the Scranton-Wilkes Barre-Hazleton, PA MSA economy was recovering, with transportation and warehousing employment increasing. However, the increasing number of low-wage positions had depressed average hourly wages. Key sectors of the economy based on percentage of total employment included Education and Health Services at 20.4 percent, Retail Trade at 12.0 percent, Professional and Business Services at 11.9 percent, and Government at 11.3 percent. Major employers in the AA included Tobyhanna Army Depot, Geisinger Health System, Wyoming Valley Health Care System, Berwick Offray LLC, and Procter and Gamble. The unemployment rate in the Scranton-Wilkes Barre-Hazleton, PA MSA was 10.0 percent in January 2012 compared to 5.4 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units ranged from a low of \$123,500 in Luzerne County to a high of \$147,100 in Lackawanna County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 1.8 percent over the evaluation period. Based on the 2016 median family income of \$60,400, low-income families make less than \$30,200 and moderate-income families make less than \$48,320. Depending on the county, housing values were 4.09

to 4.87 times the annual income of low-income families and 2.56 to 3.04 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Home rehabilitation loans
- Homeownership opportunities
- Grants for the construction of LMI housing and participate with CDFIs

Several opportunities for participation by financial institutions include the following:

- Affordable home repair loans and HELOCs
- First time home buyer mortgages and down payment assistance
- Invest in affordable housing and economic development initiatives

The Scranton-Wilkes Barre-Hazleton, PA MSA presented some opportunities to meet the identified needs. A number of nonprofit organizations engage in affordable housing and economic development endeavors, including one certified CDFI, four HUD-approved housing counseling agencies, and two SBA Small Business Development centers.

State of South Carolina

Charleston-North Charleston SC MSA

Demographic Information for Full Scope Area: Charleston-North Charleston, SC MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	86	10.47	25.58	33.72	29.07	1.16
Population by Geography	350,209	7.55	23.17	36.92	32.36	0.00
Owner-Occupied Housing by Geography	85,019	3.30	17.11	39.14	40.44	0.00
Business by Geography	28,129	6.98	23.80	34.28	34.94	0.00
Farms by Geography	657	4.87	17.50	45.51	32.12	0.00
Family Distribution by Income Level	81,898	22.99	16.59	17.99	42.43	0.00
Distribution of LMI Families throughout AA Geographies	32,416	14.30	33.32	35.34	17.04	0.00
Median Family Income		\$60,579		Median Housing Value		\$197,500
FFIEC Adjusted Median Family Income for 2016		\$68,200		Unemployment Rate		3.5%
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Charleston-North Charleston SC MSA AA consisted of only Charleston County. According to the FDIC's Summary of Deposits, as of June 30, 2016 PNC's deposits in the AA comprised 0.03 percent of the bank's total deposits.

Competition was significant with 27 other FDIC-insured depository institutions operating 131 offices in the AA. PNC operated two offices in the AA and had a 0.69 percent deposit market share, which ranked 16th among all institutions in the AA. Major competitors included Wells Fargo Bank, N.A. with 20 offices and 28.07 percent deposit market share, Bank of America, N.A. with 12 offices and 15.59 percent deposit market share, and South State Bank with 18 offices and a deposit market share of 11.94 percent.

Data from Moody's Analytics in July 2017 indicated that the Charleston-North Charleston SC MSA economy is expanding. At the time, improving global growth and a weaker U.S. dollar were benefiting regional exporters and buoying growth. Private services, led by professional and business services and leisure and hospitality, will drive employment gains. Rising wages and favorable demographics were driving faster house price appreciation. Key sectors of the economy included Government at 18.8 percent, Professional and Business Services at 15.2 percent, Leisure and Hospitality Services at 13.5 percent, and Education and Health Services at 11.2 percent. Major employers include Joint Base Charleston, Medical University of South Carolina, MUSC Medical Center, and Boeing Company. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Charleston-North Charleston SC MSA AA was 8.2 percent in January 2012 compared to 3.5 percent in December 2016.

Data from the 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$195,700. Based on the FHFA HPI calculator, housing values increased approximately 62.63 percent over the evaluation period. Based on the 2016 median family income of \$60,579, low-income families make less than \$30,289 a year and

moderate-income families make less than \$48,463 a year. Housing values were 6.46 times the annual income of low-income families and 4.04 times the annual income of moderate-income families in the AA.

A review of community contacts indicated the following identified needs or concerns within the AA:

- Need for affordable housing and affordable mortgages
- Banking services in LMI neighborhoods
- Financial education

Several opportunities for participation by financial institutions include the following:

- Support financial education
- Develop second chance checking and affordable saving products
- Develop or market first-time homebuyer mortgages
- Cultivate a relationship with nonprofits and communities to increase banking services to unbanked persons

The Charleston-North Charleston, SC MSA AA presented some opportunities to serve the identified needs. There were many community organizations, within the AA, for institutions to collaborate with, including one HUD-approved housing counseling agency, two certified CDFIs and one SBA Small Business Development Center.

State of Virginia

Non-Metropolitan Virginia

Demographic Information for Full Scope Area: Non-metropolitan Virginia						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	16	0.00	6.25	43.75	18.75	31.25
Population by Geography	45,553	0.00	9.61	65.88	24.50	0.01
Owner-Occupied Housing by Geography	14,053	0.00	8.94	63.59	27.46	0.00
Business by Geography	2,628	0.00	9.89	54.15	35.43	0.53
Farms by Geography	231	0.00	8.23	67.97	23.81	0.00
Family Distribution by Income Level	12,261	19.79	17.09	21.27	41.85	0.00
Distribution of LMI Families throughout AA Geographies	4,522	0.00	13.36	65.37	21.27	0.00
Median Family Income		\$48,460	Median Housing Value	\$151,900 to \$164,600		
FFIEC Adjusted Median Family Income for 2016		\$52,300	Unemployment Rate	5.6%		
Households Below Poverty Level		18%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The non-metropolitan Virginia AA consisted of two counties; Accomack and Northampton. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.09 percent of total bank deposits.

Competition was significant with four other FDIC-insured depository institutions operating 10 offices in the AA. PNC operated four branches in the AA and had 33.73 percent deposit market share which ranks first among all institutions. The top three competitors include Bank of Hampton Roads with four branches and 29.93 percent market share, Branch Banking and Trust Company with three branches and 18.36 percent market share, and SunTrust Bank with two branches and a market share of 17.89 percent.

Data from Virginia Labor Market Information in December 2016 indicated that key sectors of the economy based on percentage of total employment include Education and Health Services at 22.4 percent, Professional and Business Services at 13.5 percent, and Retail Trade at 11.5 percent. Major employers in the AA include Perdue Products, Tyson Foods, Riverside Regional Medical Center, Accomack County School Board, and Northampton County Schools. The unemployment rate in the non-metropolitan Virginia AA was 10.4 percent in January 2012 compared to 5.6 percent in December 2016.

Data from 2012-2016 American Community Survey shows the median housing value of owner-occupied housing units ranges from a low of \$151,900 in Accomack County to a high of \$164,600 in Northampton County. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 19.0 percent over the evaluation period. Based on the 2016 median family income of \$52,300, low-income families make less than \$26,150 and moderate-income families make less than \$41,840. Depending on the county, housing values were 5.08

to 6.29 times the annual income of low-income families and 3.63 to 3.93 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Broadband access
- Affordable housing including single and multifamily housing developments

Several opportunities for participation by financial institutions include the following:

- Developer lines of credit and construction financing
- Grants for the construction of LMI housing and for youth, senior, and social services
- Revolving loan products for economic development, such as broadband access

The Non-metropolitan Virginia area presented limited opportunities to meet the identified needs. Few nonprofit organizations engage in affordable housing and economic development endeavors, including one HUD-approved housing counseling agency, one SBA Small Business Development centers, and no certified CDFI that serves the AA.

State of West Virginia

Morgantown, WV MSA

Demographic Information for Full Scope Area: Morgantown, WV MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	24	8.33	12.50	45.83	29.17	4.17
Population by Geography	96,189	10.98	13.74	41.79	32.01	1.48
Owner-Occupied Housing by Geography	20,758	1.70	12.61	49.49	36.03	0.17
Business by Geography	5,801	12.00	15.50	45.22	26.91	0.38
Farms by Geography	115	2.61	20.87	42.61	33.91	0.00
Family Distribution by Income Level	18,785	19.02	15.08	18.87	47.03	0.00
Distribution of LMI Families throughout AA Geographies	6,406	5.95	23.20	49.48	21.37	0.00
Median Family Income		\$56,147	Median Housing Value			\$170,700
FFIEC Adjusted Median Family Income for 2016		\$64,600	Unemployment Rate			3.6%
Households Below Poverty Level		23%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Morgantown, WV MSA AA consisted of one of the two counties that made up the Morgantown, WV MSA; Monongalia County. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.03 percent of total bank deposits.

Competition was considerable with 10 other FDIC-insured depository institutions operating 36 offices in the AA. PNC operated three branches in the AA with 2.91 percent deposit market share, which ranked eighth among all institutions. The top competitors included United Bank with six branches and 32.59 percent market share, The Huntington National Bank with seven branches and 17.97 percent market share, Branch Banking and Trust Company with five branches and 17.81 percent market share, and Clear Mountain Bank with six branches and a market share of 9.50 percent.

Data from Moody's Analytics in July 2017 indicated that the Morgantown, WV MSA economy was a top performer in a weak state. The unemployment rate was the lowest in the state because of better labor market conditions. However, reductions in state government positions had held back job growth. Key sectors of the economy based on percentage of total employment included Government at 25.8 percent, Education and Health Services at 19.9 percent, Leisure and Hospitality Services at 10.9 percent, and Retail Trade at 9.8 percent. Major employers in the AA included West Virginia University, West Virginia University Hospital at Ruby Hospital, Mylan Pharmaceuticals, West Virginia Medical Corporation, and Walmart Stores Inc. The unemployment rate in the Morgantown, WV MSA was 6.3 percent in January 2012 compared to 3.6 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units in Monongalia County was \$170,700. Based on the FHFA HPI calculator, housing values in the MSA increased approximately 14.7 percent over the

evaluation period. Based on the 2016 median family income of \$64,600, low-income families make less than \$32,300 and moderate-income families make less than \$51,680. Housing values were 5.28 times the annual income of low-income families and 3.30 times the annual income of moderate-income families in the AA.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Affordable housing including single and multifamily housing developments
- Affordable rental housing for low- to moderate-income families
- Permanent supportive housing, senior housing, and multi-generational housing (grandparents raising grandchildren)
- Job training, including soft skills

Some opportunities for participation by financial institutions include the following:

- Developer lines of credit for affordable housing and economic development initiatives
- Construction financing and permanent financing for multi-family housing projects
- Investments in LIHTCs
- Grants for the construction of LMI housing and general operating support
- Partnerships with agencies involved in housing, economic and business development

The Morgantown, WV MSA presented limited opportunities to meet the identified needs. We noted one SBA Small Business Development centers, but no certified CDFIs or HUD-approved housing counseling agencies.

State of Wisconsin

Milwaukee-Waukesha-West Allis, WI MSA

Demographic Information for Full Scope Area: Milwaukee-Waukesha-West Allis, WI MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	429	20.05	17.95	35.20	26.57	0.23
Population by Geography	1,555,908	14.65	16.20	36.13	33.02	0.00
Owner-Occupied Housing by Geography	386,906	6.74	12.89	39.84	40.52	0.00
Business by Geography	76,402	8.74	13.50	38.62	39.09	0.04
Farms by Geography	1,761	3.46	6.93	43.16	46.45	0.00
Family Distribution by Income Level	389,825	22.15	16.90	20.61	40.35	0.00
Distribution of LMI Families throughout AA Geographies	152,194	25.76	23.63	33.19	17.42	0.00
Median Family Income		\$68,787	Median Housing Value			\$194,400
FFIEC Adjusted Median Family Income for 2016		\$70,200	Unemployment Rate			3.9%
Households Below Poverty Level		12%	(2010 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

The Milwaukee-Waukesha-West Allis, WI MSA AA consisted of the entire MSA and included Milwaukee, Ozaukee, Washington, and Waukesha counties. According to the FDIC's Summary of Deposits as of June 30, 2016, PNC deposits in the AA comprised 0.58 percent of the bank's total deposits.

Competition was significant with 50 other FDIC-insured depository institutions operating 520 offices in the AA. PNC operated 32 branches in the AA and had 2.21 percent deposit market share, which ranked sixth among all institutions. Major competitors include U.S. Bank, N.A. with 55 branches and 38.83 percent market share, BMO Harris Bank, N.A. with 71 branches and 13.76 percent market share, Associated Bank, N.A. with 44 branches and 9.52 percent market share, and JPMorgan Chase Bank, N.A. with 29 branches and a deposit market share of 9.25 percent.

Data from Moody's Analytics in October 2017 indicated that the Milwaukee-Waukesha-West Allis, WI MSA was one of the Midwest's weakest large economies. Poor demographic trends, few growth drivers, and high business costs had an impact on the economy. Key sectors of the economy by percentage of employment included Education and Health Services at 19.3 percent, Professional and Business Services at 14.7 percent, Manufacturing at 13.8 percent, and Government at 10.1 percent. Major employers in the AA included Aurora Health Care Inc., Ascension Wisconsin, The Kroger Company, Kohl's Department Stores, and Quad Graphics Inc. Based on data from the Bureau of Labor Statistics, the unemployment rate in the Milwaukee-Waukesha-West Allis, WI MSA was 7.9 percent in January 2012 compared to 3.9 percent in December 2016.

Data from 2012-2016 American Community Survey showed the median housing value of owner-occupied housing units was \$194,400 for the Milwaukee-Waukesha-West Allis, WI MSA. Based on the FHFA HPI calculator, housing values in the MSA increased approximately

26.1 percent over the evaluation period. Based on the 2016 median family income of \$70,200, low-income families make less than \$35,100 and moderate-income families make less than \$56,160. Housing values were 5.54 to 3.46 times the annual income of low- and moderate-income families, respectively.

A review of community contacts indicated that the following were identified needs or concerns within the community:

- Financing for new and existing small businesses
- Adult and financial literacy, job training and soft skills training
- Affordable mortgages and homeownership counseling
- Home improvement loans at the time of purchase
- Mortgages under \$50,000

Significant opportunities for participation by financial institutions include the following:

- Investments in CDFIs for small business and affordable housing developments
- Participation loans in SBA 504, Capital Access Program and other government guarantee programs
- Referrals of small businesses to small business assistance organizations
- Financing for Brownfields redevelopment
- Loans to support job training and employment readiness programs
- Retail deposit products targeted to participants in workforce development programs
- Credit builder products and participation in credit enhancement programs
- Lines of credit, construction loans, and permanent financing for nonprofit organizations that acquire and develop single family homes for sale and multifamily buildings for rent
- Programs to assist first time LMI home-buyers; flexible down payment and loan to value terms, small dollar mortgages and rehab loans at time of purchase
- General operating support and support of workforce development, financial counseling programs or donations to local nonprofit home counseling organizations
- Board of directors, loan review committee, and volunteers for small business mentorships and financial literacy

The Milwaukee-Waukesha-West Allis, WI MSA offered many opportunities to meet the identified needs. There were numerous of community and social service organizations, including 11 certified CDFIs, seven HUD-approved housing counseling agencies, and one SBA Small Business Development Center.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s AA may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

Table 2. Geographic Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate lending information based on the most recent aggregate market data available.

Table 3. Geographic Distribution of Home Improvement Loans - See Table 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans - See Table 2.

Table 5. Geographic Distribution of Multifamily Loans - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of

multifamily housing units throughout those geographies. The table also presents aggregate lending information based on the most recent aggregate market data available.

Table 6. Geographic Distribution of Small Loans to Businesses - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents aggregate lending information based on the most recent aggregate market data available.

Table 7. Geographic Distribution of Small Loans to Farms - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate lending information based on the most recent aggregate market data available.

Table 8. Borrower Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents aggregate lending information based on the most recent aggregate market data available.

Table 9. Borrower Distribution of Home Improvement Loans - See Table 8.

Table 10. Borrower Distribution of Refinance Loans - See Table 8.

Table 11. Borrower Distribution of Small Loans to Businesses - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Aggregate lending information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Aggregate lending information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans

originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/AA.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's AA. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

Multistate Metropolitan Areas.....D-5

- Allentown-Bethlehem-Easton, PA-NJ MMA
- Charlotte-Concord-Gastonia, NC-SC MMA
- Chicago-Naperville-Elgin, IL-IN-WI MMA
- Cincinnati, OH-KY-IN MMA
- Cumberland, MD-WV MMA
- Huntington-Ashland, WV-KY-OH MMA
- Louisville-Jefferson County, KY-IN MMA
- Myrtle Beach-Conway-North Myrtle Beach, SC-NC MMA
- New York-Newark-Jersey City, NY-NJ-PA MMA
- Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA
- Salisbury, MD-DE MMA
- St. Louis, MO-IL MMA
- Virginia Beach-Norfolk-Newport News, VA-NC MMA
- Washington-Arlington-Alexandria, DC-MD-VA-WV MMA
- Youngstown-Warren-Boardman, OH-PA MMA

States.....D-20

- State of Alabama.....D-20
- State of Delaware.....D-35
- State of Florida.....D-50
- State of Georgia.....D-65
- State of Illinois.....D-80
- State of Indiana.....D-95
- State of Kentucky.....D-110
- State of Maryland.....D-125
- State of Michigan.....D-140
- State of New Jersey.....D-155
- State of North Carolina.....D-170
- State of Ohio.....D-185
- State of Pennsylvania.....D-200
- State of South Carolina.....D-215
- State of Virginia.....D-230
- State of West Virginia.....D-244
- State of Wisconsin.....D-257
- Nationwide Investments.....D-272

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Allentown-Bethlehem-Easton, PA-NJ	100.00	3,517	465,304	6,348	439,467	22	1,442	22	49,054	9,909	955,267	100.00
Charlotte-Concord-Gastonia, NC-SC 2014-2016	100.00	1,532	452,387	2,029	220,268	3	715	6	9,390	3,570	682,760	100.00
Chicago-Naperville-Elgin, IL-IN	100.00	28,564	6,605,972	22,740	1,653,449	42	7,473	67	461,394	51,413	8,728,288	100.00
Cincinnati, OH-KY-IN	100.00	9,664	1,600,693	16,823	1,668,101	12	3,085	45	96,445	26,544	3,368,324	100.00
Cumberland, MD-WV	100.00	65	5,129	90	4,986	0	0	1	250	156	10,365	100.00
Huntington-Ashland, KY-OH	100.00	958	82,191	857	50,258	0	0	6	1,501	1,821	133,950	100.00
Louisville-Jefferson County, KY-IN 2014-2016	100.00	4,941	630,604	9,501	670,399	59	5,849	34	115,097	14,535	1,421,949	100.00
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	100.00	425	73,631	207	12,564	0	0	1	400	632	86,595	100.00
New York-Newark-Jersey City, NY-NJ	100.00	18,062	5,120,318	48,883	3,942,814	23	1,805	133	377,660	67,101	9,442,597	100.00
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	100.00	19,518	3,569,437	39,638	3,628,370	97	9,437	84	355,518	59,337	7,562,762	100.00
Salisbury, MD-DE 2014-2016	100.00	1,246	243,231	2,667	172,520	86	11,629	3	14,999	4,002	442,379	100.00
St Louis, MO-IL	100.00	4,172	680,058	7,323	625,676	2	875	14	49,687	11,511	1,356,296	100.00
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	100.00	1,743	351,565	829	66,825	5	239	1	76,400	2,578	495,029	100.00
Washington-Arlington-Alexandria, DC-MD-VA	100.00	19,662	6,547,304	22,542	2,079,033	39	2,551	49	571,273	42,292	9,200,161	100.00
Youngstown-Warren-Boardman, OH-PA	100.00	2,358	201,118	5,304	466,042	7	631	5	23,530	7,674	691,321	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	100.00	65	8,969	65	8,969	0	0	0	0	0	0	0	0	100.00
Charlotte-Concord-Gastonia, NC-SC 2014-2016	100.00	9	2,020	9	2,020	0	0	0	0	0	0	0	0	100.00
Chicago-Naperville-Elgin, IL-IN	100.00	203	56,659	203	56,659	0	0	0	0	0	0	0	0	100.00
Cincinnati, OH-KY-IN	100.00	109	26,188	109	26,188	0	0	0	0	0	0	0	0	100.00
Cumberland, MD-WV	100.00	1	16	1	16	0	0	0	0	0	0	0	0	100.00
Huntington-Ashland, KY-OH	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00
Louisville-Jefferson County, KY-IN 2014-2016	100.00	35	6,208	35	6,208	0	0	0	0	0	0	0	0	100.00
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	100.00	8	2,464	8	2,464	0	0	0	0	0	0	0	0	100.00
New York-Newark-Jersey City, NY-NJ	100.00	383	87,233	383	87,233	0	0	0	0	0	0	0	0	100.00
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	100.00	412	80,772	412	80,772	0	0	0	0	0	0	0	0	100.00
Salisbury, MD-DE 2014-2016	100.00	17	2,744	17	2,744	0	0	0	0	0	0	0	0	100.00
St Louis, MO-IL	100.00	48	10,263	48	10,263	0	0	0	0	0	0	0	0	100.00
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00
Washington-Arlington-Alexandria, DC-MD-VA	100.00	175	45,457	175	45,457	0	0	0	0	0	0	0	0	100.00
Youngstown-Warren-Boardman, OH-PA	100.00	24	3,923	24	3,923	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	787	100.00	3.50	3.18	16.06	15.25	45.10	39.39	35.34	42.19	3.25	16.19	43.03	37.53
Charlotte-Concord-Gastonia, NC-SC 2014-2016	701	100.00	3.49	3.28	17.09	12.41	37.90	29.53	41.52	54.78	3.18	13.86	34.44	48.52
Chicago-Naperville-Elgin, IL-IN	7,723	100.00	3.98	1.96	17.89	15.98	38.35	40.68	39.78	41.38	2.59	14.24	38.82	44.35
Cincinnati, OH-KY-IN	2,933	100.00	2.99	2.42	15.68	12.96	45.69	40.30	35.64	44.32	2.00	13.76	45.89	38.36
Cumberland, MD-WV	12	100.00	0.00	0.00	16.89	16.67	66.16	58.33	16.94	25.00	0.00	14.27	66.32	19.40
Huntington-Ashland, KY-OH	144	100.00	0.15	0.00	12.28	15.97	73.01	65.28	14.56	18.75	0.17	10.67	71.74	17.42
Louisville-Jefferson County, KY-IN 2014-2016	1,450	100.00	4.93	1.38	15.26	11.38	43.71	44.00	36.10	43.24	2.54	13.44	44.04	39.98
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	202	100.00	0.51	0.99	14.99	5.94	60.95	58.91	23.55	34.16	0.60	8.93	61.98	28.49
New York-Newark-Jersey City, NY-NJ	4,529	100.00	2.07	1.97	10.18	7.57	23.93	22.28	63.81	68.18	2.79	10.81	24.00	62.40
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4,639	100.00	3.48	2.57	18.52	14.92	43.01	40.16	34.98	42.36	2.14	17.41	43.47	36.98
Salisbury, MD-DE 2014-2016	359	100.00	0.04	0.00	12.24	5.01	70.16	72.98	17.56	22.01	0.02	8.74	69.91	21.33
St Louis, MO-IL	1,218	100.00	4.67	2.38	16.35	9.93	44.00	42.20	34.97	45.48	1.51	10.90	46.01	41.58
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	359	100.00	1.69	0.28	17.53	14.21	36.63	33.98	44.15	51.53	1.66	15.54	37.43	45.37
Washington-Arlington-Alexandria, DC-MD-VA	4,469	100.00	3.67	4.07	18.67	20.50	40.53	37.75	37.13	37.68	4.22	19.51	39.14	37.13
Youngstown-Warren-Boardman, OH-PA	534	100.00	4.24	0.75	13.44	6.55	58.11	59.36	24.21	33.33	0.55	6.56	61.34	31.55

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Allentown-Bethlehem-Easton, PA-NJ	701	100.00	3.50	1.00	16.06	15.98	45.10	44.94	35.34	38.09	2.23	15.65	45.68	36.44	
Charlotte-Concord-Gastonia, NC-SC 2014-2016	157	100.00	3.49	2.55	17.09	10.83	37.90	35.03	41.52	51.59	2.61	13.79	31.44	52.15	
Chicago-Naperville-Elgin, IL-IN	1,880	100.00	3.98	2.55	17.89	19.73	38.35	37.18	39.78	40.53	3.03	14.06	35.87	47.05	
Cincinnati, OH-KY-IN	1,153	100.00	2.99	2.25	15.68	15.26	45.69	45.01	35.64	37.47	1.84	11.71	42.45	43.99	
Cumberland, MD-WV	18	100.00	0.00	0.00	16.89	16.67	66.16	83.33	16.94	0.00	0.00	13.15	72.30	14.55	
Huntington-Ashland, KY-OH	149	100.00	0.15	0.00	12.28	13.42	73.01	67.79	14.56	18.79	0.27	11.41	67.90	20.42	
Louisville-Jefferson County, KY-IN 2014-2016	939	100.00	4.93	6.07	15.26	16.40	43.71	43.77	36.10	33.76	3.88	15.16	41.42	39.54	
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	39	100.00	0.51	0.00	14.99	17.95	60.95	58.97	23.55	23.08	0.43	15.02	64.23	20.31	
New York-Newark-Jersey City, NY-NJ	2,635	100.00	2.07	1.21	10.18	7.89	23.93	24.71	63.81	66.19	1.43	8.11	23.07	67.38	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4,105	100.00	3.48	4.36	18.52	16.91	43.01	44.17	34.98	34.57	3.02	16.41	43.68	36.89	
Salisbury, MD-DE 2014-2016	308	100.00	0.04	0.00	12.24	12.01	70.16	76.62	17.56	11.36	0.00	9.86	75.07	15.07	
St Louis, MO-IL	464	100.00	4.67	2.16	16.35	15.09	44.00	49.14	34.97	33.62	2.85	11.95	42.35	42.86	
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	99	100.00	1.69	3.03	17.53	15.15	36.63	37.37	44.15	44.44	2.23	17.52	39.69	40.57	
Washington-Arlington-Alexandria, DC-MD-VA	1,963	100.00	3.67	4.23	18.67	20.89	40.53	42.69	37.13	32.20	4.85	19.61	39.52	36.02	
Youngstown-Warren-Boardman, OH-PA	406	100.00	4.24	2.22	13.44	11.33	58.11	62.81	24.21	23.65	1.34	9.46	63.26	25.94	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	2,019	100.00	3.50	1.58	16.06	14.17	45.10	44.38	35.34	39.87	2.31	11.53	42.63	43.53
Charlotte-Concord-Gastonia, NC-SC 2014-2016	665	100.00	3.49	2.56	17.09	10.68	37.90	29.77	41.52	56.99	2.03	10.15	30.94	56.87
Chicago-Naperville-Elgin, IL-IN	18,840	100.00	3.98	1.85	17.89	13.87	38.35	39.37	39.78	44.91	2.05	10.30	33.14	54.51
Cincinnati, OH-KY-IN	5,547	100.00	2.99	1.69	15.68	10.78	45.69	38.98	35.64	48.55	1.56	9.99	41.78	46.68
Cumberland, MD-WV	35	100.00	0.00	0.00	16.89	5.71	66.16	74.29	16.94	20.00	0.00	15.59	64.83	19.58
Huntington-Ashland, KY-OH	665	100.00	0.15	0.45	12.28	13.83	73.01	68.72	14.56	16.99	0.24	9.99	69.62	20.14
Louisville-Jefferson County, KY-IN 2014-2016	2,550	100.00	4.93	3.57	15.26	12.67	43.71	41.76	36.10	42.00	2.39	10.24	39.63	47.74
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	181	100.00	0.51	0.55	14.99	5.52	60.95	56.35	23.55	37.57	0.25	8.87	58.94	31.95
New York-Newark-Jersey City, NY-NJ	10,845	100.00	2.07	1.10	10.18	5.80	23.93	22.19	63.81	70.92	1.84	7.74	21.35	69.07
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	10,744	100.00	3.48	1.36	18.52	13.01	43.01	43.27	34.98	42.36	1.34	13.56	43.66	41.43
Salisbury, MD-DE 2014-2016	578	100.00	0.04	0.00	12.24	8.48	70.16	70.24	17.56	21.28	0.02	7.01	68.05	24.92
St Louis, MO-IL	2,484	100.00	4.67	2.29	16.35	10.19	44.00	41.99	34.97	45.53	1.12	8.24	40.51	50.13
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	1,284	100.00	1.69	1.25	17.53	15.58	36.63	39.64	44.15	43.54	1.27	13.54	35.04	50.16
Washington-Arlington-Alexandria, DC-MD-VA	13,203	100.00	3.67	3.06	18.67	17.02	40.53	40.99	37.13	38.93	3.37	16.20	38.22	42.21
Youngstown-Warren-Boardman, OH-PA	1,414	100.00	4.24	1.13	13.44	8.13	58.11	55.66	24.21	35.08	0.71	5.81	60.88	32.59

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	10	100.00	13.58	30.00	33.24	50.00	35.39	20.00	17.79	0.00	19.27	39.45	30.28	11.01
Charlotte-Concord-Gastonia, NC-SC 2014-2016	4	100.00	13.65	25.00	27.02	50.00	25.27	25.00	34.07	0.00	18.10	29.31	22.41	30.17
Chicago-Naperville-Elgin, IL-IN	121	100.00	12.72	7.44	22.75	27.27	32.95	37.19	31.57	28.10	14.00	31.30	33.94	20.76
Cincinnati, OH-KY-IN	31	100.00	14.88	0.00	28.42	22.58	38.94	51.61	17.75	25.81	16.67	29.86	37.15	16.32
Cumberland, MD-WV	0	0.00	0.00	0.00	28.47	0.00	67.44	0.00	4.09	0.00	0.00	25.00	75.00	0.00
Huntington-Ashland, KY-OH	0	0.00	17.37	0.00	39.89	0.00	35.31	0.00	7.43	0.00	0.00	0.00	85.71	14.29
Louisville-Jefferson County, KY-IN 2014-2016	2	100.00	19.58	50.00	22.74	0.00	36.07	0.00	21.62	50.00	23.78	25.87	36.36	13.99
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	0	0.00	2.95	0.00	6.27	0.00	61.21	0.00	29.57	0.00	3.03	9.09	54.55	33.33
New York-Newark-Jersey City, NY-NJ	52	100.00	13.58	23.08	20.50	21.15	15.20	9.62	50.72	46.15	17.79	32.34	15.75	34.12
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	23	100.00	6.62	8.70	25.63	21.74	36.38	39.13	31.37	30.43	8.44	30.81	27.85	32.89
Salisbury, MD-DE 2014-2016	1	100.00	0.34	0.00	8.33	0.00	70.10	100.00	21.23	0.00	0.00	12.50	58.33	29.17
St Louis, MO-IL	6	100.00	13.04	33.33	19.49	33.33	39.10	16.67	28.37	16.67	12.46	27.60	36.50	23.44
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	0	0.00	9.37	0.00	35.76	0.00	31.76	0.00	23.10	0.00	6.82	38.64	31.82	22.73
Washington-Arlington-Alexandria, DC-MD-VA	26	100.00	17.12	26.92	33.13	42.31	28.87	23.08	20.89	7.69	28.23	27.42	22.04	22.31
Youngstown-Warren-Boardman, OH-PA	4	100.00	10.25	0.00	23.63	25.00	49.04	75.00	17.08	0.00	6.90	13.79	62.07	17.24

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans				
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	6,348	100.00	6.26	3.88	18.63	17.27	40.02	42.88	35.09	35.98	4.65	16.61	39.30	39.44
Charlotte-Concord-Gastonia, NC-SC 2014-2016	1,993	100.00	8.28	9.18	15.98	13.75	30.89	27.95	43.75	49.12	8.30	13.75	30.29	47.67
Chicago-Naperville-Elgin, IL-IN	22,733	100.00	4.52	3.59	15.41	17.03	33.59	36.80	46.37	42.59	3.38	14.54	33.91	48.18
Cincinnati, OH-KY-IN	16,817	100.00	5.79	8.28	20.65	19.80	38.89	34.27	34.58	37.65	5.41	18.20	36.70	39.68
Cumberland, MD-WV	90	100.00	0.00	0.00	24.98	25.56	57.11	53.33	17.92	21.11	0.00	22.22	57.19	20.58
Huntington-Ashland, KY-OH	857	100.00	11.64	6.53	15.12	16.80	56.31	57.76	16.94	18.90	8.72	14.49	56.69	20.10
Louisville-Jefferson County, KY-IN 2014-2016	9,453	100.00	11.25	11.82	17.05	18.03	31.89	30.75	39.51	39.41	9.54	15.67	30.12	44.67
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	206	100.00	4.37	3.88	14.53	11.65	56.23	55.83	24.44	28.64	4.32	11.44	57.55	26.69
New York-Newark-Jersey City, NY-NJ	48,726	100.00	5.63	5.00	12.05	12.03	18.13	21.85	62.05	61.12	4.91	12.60	18.46	64.03
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	39,415	100.00	3.90	3.56	17.29	16.39	38.41	36.56	39.94	43.49	3.01	15.84	39.05	42.11
Salisbury, MD-DE 2014-2016	2,667	100.00	0.29	0.22	14.53	16.76	65.33	62.09	19.77	20.92	0.22	13.32	63.62	22.84
St Louis, MO-IL	7,315	100.00	5.96	5.36	16.24	14.64	38.05	34.18	39.63	45.82	4.81	14.74	35.87	44.58
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	817	100.00	4.59	3.79	19.03	22.89	37.03	39.41	38.93	33.90	4.15	17.28	35.99	42.57
Washington-Arlington-Alexandria, DC-MD-VA	22,511	100.00	4.61	4.12	19.35	21.31	35.25	37.59	40.47	36.98	3.94	18.52	35.36	42.18
Youngstown-Warren-Boardman, OH-PA	5,304	100.00	6.48	6.39	12.87	13.52	50.93	45.70	29.72	34.39	5.65	11.05	49.75	33.55

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	22	100.00	1.10	0.00	7.48	0.00	45.53	40.91	45.89	59.09	0.00	3.33	54.44	42.22
Charlotte-Concord-Gastonia, NC-SC 2014-2016	3	100.00	4.43	0.00	17.78	0.00	45.44	100.00	31.98	0.00	0.83	18.18	64.05	16.94
Chicago-Naperville-Elgin, IL-IN	42	100.00	2.53	0.00	12.97	2.38	43.91	95.24	40.57	2.38	0.83	6.92	66.25	26.00
Cincinnati, OH-KY-IN	12	100.00	2.56	0.00	11.98	0.00	53.47	25.00	31.99	75.00	0.00	7.29	60.42	32.29
Cumberland, MD-WV	0	0.00	0.00	0.00	23.33	0.00	62.50	0.00	14.17	0.00	0.00	50.00	41.67	8.33
Huntington-Ashland, KY-OH	0	0.00	0.00	0.00	8.76	0.00	76.96	0.00	14.29	0.00	0.00	0.00	93.33	6.67
Louisville-Jefferson County, KY-IN 2014-2016	59	100.00	3.30	0.00	15.47	59.32	39.86	30.51	41.36	10.17	0.00	31.63	40.82	27.55
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	0	0.00	0.63	0.00	17.22	0.00	64.94	0.00	17.09	0.00	0.00	15.25	79.66	5.08
New York-Newark-Jersey City, NY-NJ	23	100.00	1.75	0.00	6.43	13.04	23.61	0.00	68.05	86.96	3.00	5.67	22.33	69.00
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	97	100.00	1.02	0.00	13.54	7.22	47.32	49.48	37.99	43.30	0.00	14.41	55.71	29.88
Salisbury, MD-DE 2014-2016	83	100.00	0.07	0.00	12.55	9.64	77.07	86.75	10.02	3.61	0.00	14.06	80.32	5.62
St Louis, MO-IL	2	100.00	1.71	0.00	11.55	0.00	48.79	0.00	37.88	100.00	0.85	5.26	59.08	34.80
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	5	100.00	2.08	0.00	14.90	20.00	36.85	80.00	45.93	0.00	0.90	13.51	55.86	29.73
Washington-Arlington-Alexandria, DC-MD-VA	39	100.00	2.83	0.00	17.89	28.21	43.59	43.59	35.67	28.21	0.31	16.92	46.77	36.00
Youngstown-Warren-Boardman, OH-PA	7	100.00	1.76	0.00	5.20	0.00	70.81	57.14	22.23	42.86	0.00	0.93	82.41	16.67

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	787	100.00	19.80	9.44	18.24	26.39	21.87	26.13	40.09	38.03	9.16	24.09	26.62	40.13
Charlotte-Concord-Gastonia, NC-SC 2014-2016	705	100.00	20.39	11.37	16.90	20.68	20.07	14.92	42.63	53.03	6.71	19.83	22.28	51.18
Chicago-Naperville-Elgin, IL-IN	7,723	100.00	22.39	13.71	16.93	26.27	19.70	24.77	40.99	35.24	7.86	21.17	25.42	45.55
Cincinnati, OH-KY-IN	2,933	100.00	20.40	14.18	16.87	25.23	20.86	23.23	41.87	37.37	9.91	24.44	23.47	42.18
Cumberland, MD-WV	12	100.00	19.33	0.00	20.01	16.67	20.48	41.67	40.18	41.67	11.63	25.46	28.27	34.64
Huntington-Ashland, KY-OH	144	100.00	21.75	8.39	17.90	18.88	21.69	27.27	38.66	45.45	10.21	22.47	29.41	37.92
Louisville-Jefferson County, KY-IN 2014-2016	1,450	100.00	21.58	17.63	17.57	25.14	20.53	20.47	40.32	36.76	13.40	27.11	24.25	35.23
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	202	100.00	20.37	4.08	17.58	9.69	21.55	17.86	40.50	68.37	3.49	14.40	21.52	60.59
New York-Newark-Jersey City, NY-NJ	4,530	100.00	20.20	3.86	14.43	16.81	17.00	21.19	48.37	58.14	2.60	13.30	21.92	62.18
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4,642	100.00	21.05	10.00	17.48	23.15	21.02	23.57	40.45	43.28	8.99	23.11	25.92	41.98
Salisbury, MD-DE 2014-2016	359	100.00	19.98	4.89	18.69	15.52	21.78	23.28	39.55	56.32	3.68	13.25	19.63	63.44
St Louis, MO-IL	1,218	100.00	21.06	14.39	16.91	26.67	20.89	22.10	41.14	36.83	9.53	24.37	24.87	41.23
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	360	100.00	18.91	5.35	18.33	27.32	22.15	23.38	40.61	43.94	4.39	23.76	30.36	41.50
Washington-Arlington-Alexandria, DC-MD-VA	4,469	100.00	20.86	12.00	17.35	25.11	21.25	24.66	40.54	38.23	9.56	23.90	26.94	39.60
Youngstown-Warren-Boardman, OH-PA	534	100.00	20.09	8.86	17.99	27.55	22.29	22.93	39.63	40.66	8.53	28.11	27.46	35.90

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for the following % of loans originated and purchased by the bank in each MMA:

Allentown-1.8%, Charlotte-4.0%, Chicago-2.6%, Cincinnati-2.8%, Cumberland-0.0%, Huntington-0.7%, Louisville-2.6%, Myrtle Beach-3.0%, New York-2.7%, Philadelphia-3.5%, Salisbury-3.1%, St. Louis-3.0%, Virginia Beach-1.4%, Washington-2.4%, and Youngstown-2.8%.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	701	100.00	19.80	12.36	18.24	22.27	21.87	24.28	40.09	41.09	7.62	16.22	23.91	52.26
Charlotte-Concord-Gastonia, NC-SC 2014-2016	157	100.00	20.39	6.45	16.90	16.77	20.07	20.65	42.63	56.13	5.14	14.01	19.85	61.00
Chicago-Naperville-Elgin, IL-IN	1,880	100.00	22.39	11.55	16.93	21.60	19.70	27.57	40.99	39.28	6.52	13.50	23.25	56.73
Cincinnati, OH-KY-IN	1,153	100.00	20.40	12.24	16.87	22.31	20.86	26.65	41.87	38.80	7.69	17.64	22.05	52.62
Cumberland, MD-WV	18	100.00	19.33	11.11	20.01	27.78	20.48	27.78	40.18	33.33	13.04	21.74	23.67	41.55
Huntington-Ashland, KY-OH	149	100.00	21.75	11.41	17.90	20.13	21.69	18.79	38.66	49.66	10.16	21.98	26.92	40.93
Louisville-Jefferson County, KY-IN 2014-2016	939	100.00	21.58	15.38	17.57	22.12	20.53	25.11	40.32	37.39	10.62	21.05	25.78	42.55
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	39	100.00	20.37	7.89	17.58	18.42	21.55	18.42	40.50	55.26	8.70	22.12	20.65	48.53
New York-Newark-Jersey City, NY-NJ 2012-2016	2,635	100.00	20.20	8.79	14.43	16.55	17.00	23.74	48.37	50.91	3.41	10.31	19.81	66.46
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4,106	100.00	21.05	14.46	17.48	21.34	21.02	23.76	40.45	40.43	8.85	18.06	24.58	48.51
Salisbury, MD-DE 2014-2016	308	100.00	19.98	10.71	18.69	23.70	21.78	25.00	39.55	40.58	9.04	16.76	22.30	51.90
St Louis, MO-IL	464	100.00	21.06	10.37	16.91	19.22	20.89	26.35	41.14	44.06	8.79	16.52	23.36	51.33
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	99	100.00	18.91	9.09	18.33	19.19	22.15	23.23	40.61	48.48	6.41	19.93	29.57	44.09
Washington-Arlington-Alexandria, DC-MD-VA	1,963	100.00	20.86	14.02	17.35	23.64	21.25	27.02	40.54	35.31	11.43	19.58	25.20	43.79
Youngstown-Warren-Boardman OH-PA	406	100.00	20.09	12.81	17.99	21.67	22.29	26.35	39.63	39.16	9.79	21.84	26.43	41.94

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for % of loans originated and purchased by the bank in each MMA: Allentown-0.7%, Charlotte-1.3%, Chicago-1.0%, Cincinnati-0.1%, Cumberland-0.0%, Huntington-0.0%, Louisville-0.3%, Myrtle Beach-2.6%, New York-0.3%, Philadelphia-0.5%, Salisbury-0.0%, St. Louis-0.2%, Virginia Beach-0.0%, Washington-0.5%, and Youngstown-0.0%.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Allentown-Bethlehem-Easton, PA-NJ	2,019	100.00	19.80	7.42	18.24	19.79	21.87	27.97	40.09	44.83	5.81	16.45	25.50	52.24
Charlotte-Concord-Gastonia, NC-SC 2014-2016	666	100.00	20.39	8.18	16.90	14.51	20.07	17.28	42.63	60.03	5.49	12.78	19.94	61.79
Chicago-Naperville-Elgin, IL-IN	18,840	100.00	22.39	11.76	16.93	19.68	19.70	25.60	40.99	42.96	4.61	11.31	21.21	62.87
Cincinnati, OH-KY-IN	5,547	100.00	20.40	9.22	16.87	18.41	20.86	22.25	41.87	50.12	6.64	15.56	21.19	56.60
Cumberland, MD-WV	35	100.00	19.33	11.76	20.01	23.53	20.48	29.41	40.18	35.29	8.17	17.91	28.94	44.99
Huntington-Ashland, KY-OH	665	100.00	21.75	7.87	17.90	14.52	21.69	24.51	38.66	53.10	8.29	16.28	26.59	48.84
Louisville-Jefferson County, KY-IN 2014-2016	2,550	100.00	21.58	13.11	17.57	22.11	20.53	24.02	40.32	40.76	8.74	19.45	24.49	47.32
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	184	100.00	20.37	4.97	17.58	11.60	21.55	18.23	40.50	65.19	4.91	13.06	21.03	61.01
New York-Newark-Jersey City, NY-NJ	10,845	100.00	20.20	6.55	14.43	14.56	17.00	21.84	48.37	57.04	2.51	8.09	17.82	71.58
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	10,747	100.00	21.05	9.07	17.48	18.69	21.02	24.34	40.45	47.90	6.41	16.12	24.69	52.79
Salisbury, MD-DE 2014-2016	578	100.00	19.98	8.63	18.69	19.54	21.78	18.49	39.55	53.35	5.32	11.24	18.43	65.00
St Louis, MO-IL	2,484	100.00	21.06	10.19	16.91	20.80	20.89	22.49	41.14	46.52	5.66	15.62	23.12	55.61
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	1,284	100.00	18.91	13.35	18.33	19.04	22.15	24.29	40.61	43.32	5.91	15.72	24.59	53.77
Washington-Arlington-Alexandria DC-MD-VA	13,204	100.00	20.86	13.22	17.35	19.79	21.25	25.46	40.54	41.53	7.42	17.30	26.04	49.24
Youngstown-Warren-Boardman, OH-PA	1,414	100.00	20.09	6.90	17.99	19.70	22.29	24.82	39.63	48.58	7.58	18.34	26.75	47.33

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for % of loans originated and purchased by the bank in each MMA: Allentown-1.9%, Charlotte-2.7%, Chicago-1.8%, Cincinnati-2.1%, Cumberland-2.9%, Huntington-0.6%, Louisville-1.6%, Myrtle Beach-1.6%, New York-0.9%, Philadelphia-1.6%, Salisbury-1.7%, St. Louis-2.8%, Virginia Beach-9.6%, Washington-3.8%, and Youngstown-0.6%.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTISTATE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Allentown-Bethlehem-Easton, PA-NJ	6,348	100.00	83.37	68.21	89.15	5.72	5.14	15,777	7,803
Charlotte-Concord-Gastonia, NC-SC 2014-2016	2,029	100.00	83.29	42.63	80.19	7.74	12.07	42,463	20,840
Chicago-Naperville-Elgin, IL-IN	22,740	100.00	80.73	65.42	86.35	7.04	6.61	224,613	88,412
Cincinnati, OH-KY-IN	16,823	100.00	80.49	51.30	81.66	8.57	9.77	37,402	17,596
Cumberland, MD-WV	90	100.00	79.36	70.00	90.00	7.78	2.22	896	378
Huntington-Ashland, KY-OH	857	100.00	78.89	62.19	88.91	7.00	4.08	1,379	635
Louisville-Jefferson County, KY-IN 2014-2016	9,501	100.00	82.36	63.78	88.24	6.22	5.54	20,888	9,692
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	207	100.00	83.87	57.97	88.41	6.76	4.83	11,184	5,473
New York-Newark-Jersey City, NY-NJ	48,883	100.00	82.51	61.43	87.84	6.02	6.13	316,438	132,204
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	39,638	100.00	84.82	51.47	84.64	7.51	7.85	130,916	58,767
Salisbury, MD-DE 2014-2016	2,667	100.00	83.66	61.15	89.61	5.92	4.46	8,318	4,023
St Louis MO-IL	7,323	100.00	80.48	60.28	83.53	8.36	8.11	54,529	23,076
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	829	100.00	83.48	42.46	85.52	7.24	7.24	20,856	10,302
Washington-Arlington-Alexandria DC-MD-VA	22,542	100.00	84.30	53.76	82.25	8.45	9.30	152,802	75,411
Youngstown-Warren-Boardman, OH-PA	5,304	100.00	79.75	57.09	83.58	8.69	7.73	7,582	3,299

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for % of small loans to businesses originated and purchased by the bank in each MMA: Allentown-12.41%, Charlotte-25.97%, Chicago-11.86%, Cincinnati-22.72%, Cumberland-16.67%, Huntington-16.92%, Louisville-13.58%, Myrtle Beach-29.47%, New York-12.24%, Philadelphia-25.67%, Salisbury-20.10%, St. Louis-12.69%, Virginia Beach-37.52%, Washington-18.49%, and Youngstown-18.29%..

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MULTISTATE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Allentown-Bethlehem-Easton, PA-NJ	22	100.00	96.57	68.18	95.45	0.00	4.55	92	43
Charlotte-Concord-Gastonia, NC-SC 2014-2016	3	100.00	95.33	100.00	0.00	66.67	33.33	244	129
Chicago-Naperville-Elgin IL-IN	42	100.00	93.08	85.71	38.10	38.10	23.81	730	341
Cincinnati, OH-KY-IN	12	100.00	96.29	16.67	0.00	50.00	50.00	192	99
Cumberland, MD-WV	0	0.00	98.33	0.00	0.00	0.00	0.00	12	4
Huntington-Ashland, KY-OH	0	0.00	96.31	0.00	0.00	0.00	0.00	15	7
Louisville-Jefferson County, KY-IN 2014-2016	59	100.00	97.15	62.71	76.27	16.95	6.78	98	33
Myrtle Beach-Conway-N Myrtle Beach, NC-SC 2014-2016	0	0.00	97.22	0.00	0.00	0.00	0.00	118	84
New York-Newark-Jersey City, NY-NJ	23	100.00	95.32	47.83	82.61	8.70	8.70	308	127
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	97	100.00	94.35	64.95	78.35	14.43	7.22	579	307
Salisbury, MD-DE 2014-2016	86	100.00	96.03	63.95	63.95	18.60	17.44	254	116
St Louis, MO-IL	2	100.00	96.02	100.00	0.00	0.00	100.00	590	358
Virginia Beach-Norfolk-Newport News, VA-NC 2014-2016	5	100.00	95.25	100.00	100.00	0.00	0.00	112	68
Washington-Arlington-Alexandria, DC-MD-VA	39	100.00	94.08	46.15	89.74	5.13	5.13	331	108
Youngstown-Warren-Boardman, OH-PA	7	100.00	97.40	85.71	57.14	42.86	0.00	108	58

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for % of small loans to farms originated and purchased by the bank in each MMA: Allentown-22.73%, Charlotte-0.00%, Chicago-7.14%, Cincinnati-8.33%, Cumberland-0.00%, Huntington-0.00%, Louisville-25.42%, Myrtle Beach-0.00%, New York-26.09%, Philadelphia-21.65%, Salisbury-13.95%, St. Louis-0.00%, Virginia Beach-0.00%, Washington-38.46%, and Youngstown-14.29%.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Allentown-Bethlehem-Easton, PA-NJ	1	29	100	7,261	101	7,290	100.00	1	2,000
Charlotte-Concord-Gastonia, NC-SC	0	0	121	10,476	121	10,476	100.00	0	0
Chicago-Naperville-Elgin, IL-IN	9	22,732	404	153,756	413	176,489	100.00	2	9,000
Cincinnati, OH-KY-IN	12	17,508	335	84,091	347	101,599	100.00	0	0
Cumberland, MD-WV	0	0	14	478	14	478	100.00	0	0
Huntington-Ashland, KY-OH	1	649	33	1,551	34	2,200	100.00	0	0
Louisville-Jefferson County, KY-IN	12	9,443	224	53,969	236	63,412	100.00	0	0
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	0	0	14	481	14	481	100.00	0	0
New York-Newark-Jersey City, NY-NJ	2	8,106	568	288,836	570	296,941	100.00	0	0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	9	16,013	623	174,283	632	190,296	100.00	0	0
Salisbury, MD-DE	1	2	79	7,556	80	7,557	100.00	0	0
St Louis, MO-IL	16	8,438	214	45,833	230	54,271	100.00	1	25
Virginia Beach-Norfolk-Newport News, VA-NC	0	0	29	3,825	29	3,825	100.00	0	0
Washington-Arlington-Alexandria, DC-MD-VA	4	4,996	254	130,126	258	135,122	100.00	0	0
Youngstown-Warren-Boardman, OH-PA	0	0	120	12,814	120	12,814	100.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSING								Geography: MULTI STATES				Evaluation Period: JANUARY 1, 2016 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Allentown-Bethlehem-Easton, PA-NJ	100.00	25	100.00	4.00	20.00	40.00	36.00	0	8	0	-1	-4	-3	7.78	20.14	40.44	31.64
Charlotte-Concord-Gastonia, NC-SC	100.00	17	100.00	11.76	11.76	17.65	58.82	2	2	0	0	-1	2	7.22	20.65	35.86	36.14
Chicago-Naperville—Elgin, IL-IN	100.00	152	100.00	6.58	13.16	30.92	49.34	18	20	-1	-4	1	2	9.09	23.53	34.94	32.39
Cincinnati, OH-KY-IN	100.00	75	100.00	6.67	21.33	40.00	30.67	2	19	-2	-3	-4	-9	6.79	19.27	42.14	31.20
Cumberland, MD-WV	100.00	1	100.00	0.00	0.00	100.00	0.00	0	2	0	-1	0	-1	0.00	17.68	68.60	13.72
Huntington-Ashland, KY-OH	100.00	7	100.00	14.29	28.57	57.14	0.00	0	4	0	-1	-3	0	0.93	14.55	70.41	14.12
Louisville-Jefferson County, KY-IN	100.00	55	100.0	9.09	25.45	30.91	34.55	0	23	-4	-3	-11	-5	9.77	17.97	41.10	31.15
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	100.00	2	100.00	0.00	0.00	100.00	0.00	0	1	0	0	0	-1	1.69	16.39	60.79	21.10
New York-Newark-Jersey City, NY-NJ	100.00	220	100.00	5.45	9.09	23.64	60.91	18	33	1	-3	-2	-11	9.37	18.12	21.64	50.77
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	100.00	165	100.00	3.64	13.33	37.58	44.85	9	36	-2	-4	-9	-12	6.61	22.09	39.52	31.45
Salisbury, MD-DE	100.00	25	100.00	0.00	20.00	64.00	16.00	0	8	0	-2	-5	-1	0.35	16.86	67.33	14.53
St Louis, MO-IL	100.00	44	100.00	9.09	13.64	27.27	50.00	1	14	0	-3	-3	-7	8.22	18.21	41.52	32.00
Virginia Beach-Norfolk-Newport News, VA-NC	100.00	11	100.00	9.09	9.09	36.36	45.45	0	2	0	0	-1	-1	4.77	23.45	34.92	36.85
Washington-Arlington-Alexandria, DC-MD-VA	100.00	182	100.0%	5.49	21.98	39.56	32.42	12	18	0	-2	-4	0	8.32	23.24	36.73	31.52
Youngstown-Warren-Boardman, OH-PA	100.00	20	100.00	5.00	25.00	45.00	25.00	1	7	-1	0	-4	-1	6.50	16.07	55.28	22.15

Table 1. Lending Volume

LENDING VOLUME												
Geography: ALABAMA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Birmingham-Hoover, AL	21.71	1,345	281,709	1,365	179,094	0	0	4	31,660	2,713	492,463	29.54
Limited-Scope Review:												
Auburn-Opelika, AL	3.69	236	47,930	222	17,516	1	125	2	2,125	461	67,696	4.47
Daphne, AL 2014-2016	9.57	368	57,491	829	40,751	0	0	0	0	1,197	98,242	12.92
Decatur, AL	5.33	308	34,832	353	18,605	6	502	0	0	667	53,939	5.11
Huntsville, AL	13.05	818	146,788	804	55,545	7	1,789	3	5,272	1,632	209,394	9.21
Mobile, AL	31.02	1,231	129,469	2,637	227,065	6	339	4	343	3,878	357,216	23.02
Montgomery, AL	6.65	429	49,182	398	20,472	1	97	3	185	831	69,936	4.11
Tuscaloosa, AL	6.27	343	42,519	438	30,473	0	0	3	85	784	73,077	5.61
Alabama Non-Metro 2014-2016	2.71	154	11,333	184	6,850	0	0	1	7	339	18,190	6.01
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	4	72	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Birmingham-Hoover, AL	21.70	32	4,202	32	4,202	0	0	0	0	0	0	0	0	29.54
Limited-Scope Review:														
Auburn-Opelika, AL	3.69	6	958	6	958	0	0	0	0	0	0	0	0	4.47
Daphne, AL 2014-2016	9.57	10	1,768	10	1,768	0	0	0	0	0	0	0	0	12.92
Decatur, AL	5.34	24	3,213	24	3,213	0	0	0	0	0	0	0	0	5.11
Huntsville, AL	13.05	12	2,585	12	2,585	0	0	0	0	0	0	0	0	9.21
Mobile, AL	31.02	50	6,466	50	6,466	0	0	0	0	0	0	0	0	23.02
Montgomery, AL	6.65	1	15	1	15	0	0	0	0	0	0	0	0	4.11
Tuscaloosa, AL	6.27	5	276	5	276	0	0	0	0	0	0	0	0	5.61
Alabama Non-Metro 2014-2016	2.71	4	149	4	149	0	0	0	0	0	0	0	0	6.01

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ALABAMA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	520	32.79	5.12	1.15	14.55	7.50	39.14	45.58	41.19	45.77	0.72	5.85	36.84	56.59
Limited-Scope Review:														
Auburn-Opelika, AL	60	3.78	4.39	1.67	15.67	25.00	57.21	45.00	22.73	28.33	1.92	21.08	55.71	21.29
Daphne, AL 2014-2016	115	7.25	0.00	0.00	15.14	9.57	60.08	60.00	24.78	30.43	0.00	6.89	59.60	33.51
Decatur, AL	76	4.79	1.66	0.00	13.52	22.37	50.42	43.42	34.40	34.21	0.21	14.10	46.70	38.99
Huntsville, AL	334	21.06	3.59	2.10	23.58	11.38	39.46	46.11	33.38	40.42	1.85	15.19	46.25	36.72
Mobile, AL	272	17.15	4.02	0.74	19.63	15.07	40.72	34.93	35.63	49.26	0.39	9.49	39.38	50.74
Montgomery, AL	98	6.18	5.82	1.02	15.29	8.16	41.87	45.92	37.01	44.90	1.05	7.11	39.26	52.57
Tuscaloosa, AL	83	5.23	4.09	4.82	12.85	12.05	41.61	34.94	41.45	48.19	1.46	7.77	36.75	54.02
Alabama Non-Metro 2014-2016	28	1.77	2.50	0.00	15.94	10.71	52.57	46.43	28.99	42.86	0.50	8.32	48.39	42.80

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	152	18.63	5.12	5.26	14.55	10.53	39.14	46.71	41.19	37.50	3.90	10.26	41.55	44.29
Limited-Scope Review:														
Auburn-Opelika, AL	42	5.15	4.39	7.14	15.67	11.90	57.21	57.14	22.73	23.81	1.27	13.38	54.78	30.57
Daphne, AL 2014-2016	63	7.72	0.00	0.00	15.14	15.87	60.08	60.32	24.78	23.81	0.00	14.14	60.73	25.13
Decatur, AL	43	5.27	1.66	0.00	13.52	11.63	50.42	48.84	34.40	39.53	0.98	11.95	54.88	32.20
Huntsville, AL	79	9.68	3.59	1.27	23.58	29.11	39.46	39.24	33.38	30.38	2.94	22.78	47.78	26.50
Mobile, AL	259	31.74	4.02	7.34	19.63	28.19	40.72	32.05	35.63	32.43	3.28	18.28	41.09	37.34
Montgomery, AL	78	9.56	5.82	3.85	15.29	6.41	41.87	53.85	37.01	35.90	7.29	13.08	45.42	34.21
Tuscaloosa, AL	45	5.51	4.09	4.44	12.85	17.78	41.61	44.44	41.45	33.33	2.86	13.33	37.62	46.19
Alabama Non-Metro 2014-2016	55	6.74	2.50	1.82	15.94	34.55	52.57	40.00	28.99	23.64	2.26	11.28	48.87	37.59

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	670	23.74	5.12	1.04	14.55	4.48	39.14	33.28	41.19	61.19	1.14	6.59	34.38	57.88
Limited-Scope Review:														
Auburn-Opelika, AL	132	4.68	4.39	1.52	15.67	17.42	57.21	46.21	22.73	34.85	1.66	12.44	55.58	30.33
Daphne, AL 2014-2016	190	6.73	0.00	0.00	15.14	8.95	60.08	55.26	24.78	35.79	0.00	9.34	57.95	32.71
Decatur, AL	189	6.70	1.66	0.00	13.52	5.29	50.42	45.50	34.40	49.21	0.49	10.36	48.22	40.94
Huntsville, AL	403	14.28	3.59	1.49	23.58	18.36	39.46	43.92	33.38	36.23	1.48	15.57	42.67	40.27
Mobile, AL	700	24.80	4.02	0.86	19.63	10.86	40.72	34.14	35.63	54.14	1.08	10.41	41.25	47.26
Montgomery, AL	253	8.97	5.82	0.79	15.29	7.11	41.87	47.83	37.01	44.27	1.34	7.38	40.91	50.37
Tuscaloosa, AL	215	7.62	4.09	1.86	12.85	9.30	41.61	35.81	41.45	53.02	1.78	8.56	35.28	54.38
Alabama Non-Metro 2014-2016	70	2.48	2.50	2.86	15.94	20.00	52.57	34.29	28.99	42.86	0.48	9.92	45.04	44.56

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	3	37.50	13.82	0.00	27.89	0.00	30.94	33.33	27.35	66.67	20.00	24.00	33.33	22.67
Limited-Scope Review:														
Auburn-Opelika, AL	2	25.00	23.92	0.00	15.90	50.00	47.00	0.00	13.18	50.00	21.43	21.43	35.71	21.43
Daphne, AL 2014-2016	0	0.00	0.00	0.00	0.96	0.00	67.12	0.00	31.92	0.00	0.00	7.14	78.57	14.29
Decatur, AL	0	0.00	2.17	0.00	44.03	0.00	42.12	0.00	11.69	0.00	0.00	18.18	72.73	9.09
Huntsville, AL	2	25.00	24.82	50.00	33.56	0.00	26.86	0.00	14.77	50.00	33.33	39.39	12.12	15.15
Mobile, AL	0	0.00	6.04	0.00	34.34	0.00	35.50	0.00	24.12	0.00	0.00	15.79	52.63	31.58
Montgomery, AL	0	0.00	14.57	0.00	23.38	0.00	28.35	0.00	33.71	0.00	22.22	22.22	27.78	27.78
Tuscaloosa, AL	0	0.00	17.30	0.00	33.42	0.00	37.21	0.00	12.07	0.00	13.64	22.73	63.64	0.00
Alabama Non-Metro 2014-2016	1	12.50	13.54	0.00	20.15	0.00	46.29	0.00	20.02	100.00	0.00	0.00	100.00	0.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	1,365	18.88	8.78	10.26	16.57	13.92	31.89	34.73	42.75	41.10	7.54	12.94	28.08	51.44
Limited-Scope Review:														
Auburn-Opelika, AL	222	3.07	3.88	3.15	17.71	15.77	59.15	59.91	19.26	21.17	2.75	14.95	59.34	22.96
Daphne, AL 2014-2016	829	11.47	0.00	0.00	9.82	7.36	69.35	71.65	20.83	20.99	0.00	9.27	65.65	25.08
Decatur, AL	353	4.88	1.33	0.00	22.64	30.59	49.13	45.89	26.89	23.51	1.19	21.42	45.76	31.62
Huntsville, AL	804	11.12	10.70	6.09	25.52	16.29	32.97	40.80	30.81	36.82	10.65	17.80	31.93	39.62
Mobile, AL	2,637	36.47	6.47	5.35	21.54	22.37	33.77	28.48	37.99	43.80	6.76	19.30	31.10	42.84
Montgomery, AL	398	5.50	15.69	8.79	14.68	9.80	31.85	37.19	37.78	44.22	12.42	12.37	27.30	47.91
Tuscaloosa, AL	438	6.06	7.96	7.31	23.64	30.37	36.63	29.68	31.77	32.65	6.34	24.22	33.85	35.59
Alabama Non-Metro 2014-2016	184	2.55	5.13	5.43	20.89	17.93	50.38	35.87	23.60	40.76	3.18	20.73	48.95	27.14

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	0	0.00	3.57	0.00	10.71	0.00	39.17	0.00	46.47	0.00	1.45	15.94	57.97	24.64
Limited-Scope Review:														
Auburn-Opelika, AL	1	4.76	2.27	0.00	19.55	0.00	60.45	100.00	17.73	0.00	0.00	28.57	67.86	3.57
Daphne, AL 2014-2016	0	0.00	0.00	0.00	22.55	0.00	60.96	0.00	16.49	0.00	0.00	36.84	50.88	12.28
Decatur, AL	6	28.57	1.26	0.00	7.98	0.00	60.08	66.67	30.67	33.33	0.00	0.00	94.59	5.41
Huntsville, AL	7	33.33	4.96	0.00	26.45	85.71	47.34	14.29	21.25	0.00	0.00	32.81	55.47	11.72
Mobile, AL	6	28.57	3.54	0.00	14.17	0.00	43.54	66.67	38.54	33.33	0.00	9.38	50.00	40.63
Montgomery, AL	1	4.76	3.19	0.00	9.75	0.00	50.35	100.00	36.70	0.00	1.45	10.14	59.42	28.99
Tuscaloosa, AL	0	0.00	1.29	0.00	14.24	0.00	39.48	0.00	44.98	0.00	0.00	30.43	30.43	39.13
Alabama Non-Metro 2014-2016	0	0.00	0.84	0.00	19.55	0.00	49.16	0.00	30.45	0.00	0.00	25.81	50.00	24.19

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	520	32.79	21.06	9.52	16.55	31.15	19.07	23.21	43.32	36.11	7.26	21.58	26.10	45.05
Limited-Scope Review:														
Auburn-Opelika, AL	60	3.78	23.15	13.56	16.33	28.81	20.79	20.34	39.73	37.29	5.20	18.32	24.73	51.75
Daphne, AL 2014-2016	115	7.25	19.39	8.18	18.64	19.09	21.54	22.73	40.43	50.00	4.26	16.68	23.79	55.27
Decatur, AL	76	4.79	20.70	9.33	17.18	30.67	19.99	29.33	42.12	30.67	10.10	25.26	25.19	39.44
Huntsville, AL	334	21.06	22.84	13.03	16.80	30.00	18.52	26.06	41.84	30.91	12.67	23.51	24.42	39.40
Mobile, AL	272	17.15	23.24	10.11	16.71	22.10	19.49	25.09	40.56	42.70	4.40	22.28	28.95	44.37
Montgomery, AL	98	6.18	23.03	9.57	16.32	26.60	18.61	26.60	42.04	37.23	9.70	25.07	26.24	39.00
Tuscaloosa, AL	83	5.23	19.84	8.43	16.14	26.51	19.79	25.30	44.23	39.76	4.73	24.30	26.35	44.62
Alabama Non-Metro 2014-2016	28	1.77	24.10	7.41	16.25	37.04	18.19	37.04	41.46	18.52	4.81	18.89	23.05	53.25

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	152	18.63	21.06	9.21	16.55	21.05	19.07	25.00	43.32	44.74	11.16	16.47	24.67	47.70
Limited-Scope Review:														
Auburn-Opelika, AL	42	5.15	23.15	16.67	16.33	16.67	20.79	26.19	39.73	40.48	5.56	12.50	24.31	57.64
Daphne, AL 2014-2016	63	7.72	19.39	4.76	18.64	17.46	21.54	30.16	40.43	47.62	12.22	18.06	21.94	47.78
Decatur, AL	43	5.27	20.70	12.20	17.18	17.07	19.99	29.27	42.12	41.46	10.69	24.68	28.50	36.13
Huntsville, AL	79	9.68	22.84	13.92	16.80	27.85	18.52	26.58	41.84	31.65	17.01	25.78	25.03	32.18
Mobile, AL	259	31.74	23.24	14.29	16.71	20.85	19.49	27.41	40.56	37.45	10.47	16.94	23.92	48.67
Montgomery, AL	78	9.56	23.03	14.10	16.32	19.23	18.61	25.64	42.04	41.03	14.11	19.15	24.40	42.34
Tuscaloosa, AL	45	5.51	19.84	13.33	16.14	33.33	19.79	15.56	44.23	37.78	2.82	19.77	24.86	52.54
Alabama Non-Metro 2014-2016	55	6.74	24.10	16.36	16.25	20.00	18.19	29.09	41.46	34.55	11.20	17.20	24.00	47.60

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.3% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ALABAMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Birmingham-Hoover, AL	670	23.74	21.06	6.97	16.55	13.64	19.07	21.52	43.32	57.88	7.19	14.66	22.10	56.05
Limited-Scope Review:														
Auburn-Opelika, AL	132	4.68	23.15	6.15	16.33	20.77	20.79	22.31	39.73	50.77	6.13	12.26	22.84	58.77
Daphne, AL 2014-2016	190	6.73	19.39	8.42	18.64	18.95	21.54	21.05	40.43	51.58	5.66	15.30	21.47	57.57
Decatur, AL	189	6.70	20.70	6.99	17.18	12.90	19.99	27.42	42.12	52.69	8.14	18.57	24.86	48.43
Huntsville, AL	403	14.28	22.84	11.11	16.80	17.42	18.52	25.00	41.84	46.46	9.83	18.33	21.66	50.18
Mobile, AL	700	24.80	23.24	6.36	16.71	10.98	19.49	22.25	40.56	60.40	7.09	14.98	23.28	54.66
Montgomery, AL	253	8.97	23.03	9.64	16.32	18.07	18.61	28.51	42.04	43.78	8.73	15.67	25.31	50.29
Tuscaloosa, AL	215	7.62	19.84	3.76	16.14	15.02	19.79	28.17	44.23	53.05	5.38	14.54	22.95	57.13
Alabama Non-Metro 2014-2016	70	2.48	24.10	11.43	16.25	24.29	18.19	25.71	41.46	38.57	5.17	11.03	23.20	60.60

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ALABAMA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Birmingham-Hoover, AL	1,365	18.88	80.00	53.63	72.45	11.79	15.75	19,048	8,745
Limited-Scope Review:									
Auburn-Opelika, AL	222	3.07	80.22	56.31	82.88	9.46	7.66	2,063	1,009
Daphne, AL 2014-2016	829	11.47	83.42	53.92	92.52	4.83	2.65	4,754	2,296
Decatur, AL	353	4.88	78.45	50.42	90.08	6.52	3.40	1,722	846
Huntsville, AL	804	11.12	81.21	43.03	89.18	5.97	4.85	8,255	3,724
Mobile, AL	2,637	36.47	78.32	35.12	83.35	8.87	7.77	7,604	3,360
Montgomery, AL	398	5.50	78.35	39.70	93.22	4.52	2.26	5,870	2,700
Tuscaloosa, AL	438	6.06	81.39	29.91	89.27	5.71	5.02	2,932	1,325
Alabama Non-Metro 2014-2016	184	2.55	79.55	60.87	91.85	5.98	2.17	1,739	831

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 39.18% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ALABAMA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Birmingham-Hoover, AL	0	0.00	94.69	0.00	0.00	0.00	0.00	70	26
Limited-Scope Review:									
Auburn-Opelika, AL	1	4.76	95.00	0.00	0.00	100.00	0.00	28	11
Daphne, AL 2014-2016	0	0.00	93.95	0.00	0.00	0.00	0.00	58	11
Decatur, AL	6	28.57	95.80	100.00	50.00	50.00	0.00	37	18
Huntsville, AL	7	33.33	95.63	57.14	28.57	14.29	57.14	128	55
Mobile, AL	6	28.57	95.21	50.00	100.00	0.00	0.00	32	11
Montgomery, AL	1	4.76	94.68	100.00	100.00	0.00	0.00	69	42
Tuscaloosa, AL	0	0.00	97.41	0.00	0.00	0.00	0.00	23	11
Alabama Non-Metro 2014-2016	0	0.00	94.13	0.00	0.00	0.00	0.00	62	19

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 19.05% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ALABAMA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Birmingham-Hoover, AL	0	0	88	5,480,594	88	5,480,594	5.94	0	0
Limited-Scope Review:									
Auburn-Opelika, AL	0	0	4	52,800	4	52,800	0.06	0	0
Daphne-Fairhope-Foley, AL	0	0	11	1,541,867	11	1,541,867	1.67	0	0
Decatur, AL	0	0	4	823,615	4	823,615	0.89	0	0
Huntsville, AL	0	0	13	12,662,324	13	12,662,324	13.73	0	0
Mobile, AL	0	0	56	13,765,668	56	13,765,668	14.93	0	0
Montgomery, AL	0	0	4	685,669	4	685,669	0.74	0	0
Tuscaloosa, AL	0	0	11	6,618,673	11	6,618,673	7.18	0	0
Alabama Non-Metro	0	0	14	12,346,453	14	12,346,453	13.39	0	0
Alabama State/Regional	0	0	7	38,225,149	7	38,225,149	41.46	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Birmingham-Hoover, AL	30.11	16	23.19	6.25	18.75	43.75	31.25	0	1	0	0	0	-1	8.28	17.40	37.15	37.16
Limited-Scope Review:																	
Auburn-Opelika, AL	4.55	4	5.80	0.00	25.00	50.00	25.00	0	0	0	0	0	0	5.92	15.01	58.46	20.60
Daphne-Fairhope-Foley, AL	13.17	10	14.49	0.00	0.00	90.00	10.00	0	0	0	0	0	0	0.00	14.94	63.79	21.27
Decatur AL	5.21	3	4.35	0.00	33.33	33.33	33.33	0	1	0	0	-1	0	2.95	18.92	48.36	29.77
Huntsville, AL	9.39	8	11.59	0.00	12.50	62.50	25.00	0	3	0	-2	0	-1	8.34	25.71	36.81	29.14
Mobile, AL	23.47	15	21.74	6.67	20.00	40.00	33.33	0	2	0	-1	0	-1	6.34	23.70	39.08	30.70
Montgomery, AL	4.19	6	8.70	0.00	16.67	16.67	66.67	0	0	0	0	0	0	10.00	16.47	40.30	33.23
Tuscaloosa, AL	5.72	3	4.35	33.33	33.33	0.00	33.33	0	1	0	-1	0	0	10.75	18.27	38.55	32.42
Alabama Non-Metro	4.18	4	5.80	0.00	50.00	50.00	0.00	0	1	0	0	-1	0	4.95	20.10	48.58	26.37

Table 1. Lending Volume

LENDING VOLUME		Geography: DELAWARE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Dover, DE	100.00	699	81,948	1,197	70,330	35	4,230	1	2,000	1,932	158,508	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: DELAWARE								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Dover, DE	100.00	12	2,388	12	2,388	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	116	100.00	0.00	0.00	9.18	5.17	75.28	80.17	15.53	14.66	0.00	7.27	79.28	13.46

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	200	100.00	0.00	0.00	9.18	10.00	75.28	73.00	15.53	17.00	0.00	6.74	79.03	14.23

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	382	100.00	0.00	0.00	9.18	9.69	75.28	68.32	15.53	21.99	0.00	7.07	76.90	16.03

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: DELAWARE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:																
Dover, DE	1	100.00	0.00	0.00	28.34	0.00	65.00	100.00	6.66	0.00	0.00	33.33	66.67	0.00		

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans				
Full-Scope Review:														
Dover, DE	1,197	100.00	0.00	0.00	21.19	22.72	64.51	62.16	14.29	15.12	0.00	19.52	65.30	15.17

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	35	100.00	0.00	0.00	8.35	17.14	77.22	54.29	14.43	28.57	0.00	13.85	80.00	6.15

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: DELAWARE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	116	100.00	18.74	5.22	18.41	28.70	23.27	31.30	39.59	34.78	6.05	25.97	33.36	34.62

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: DELAWARE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	200	100.00	18.74	9.00	18.41	28.00	23.27	24.50	39.59	38.50	8.57	15.92	29.39	46.12

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Dover, DE	382	100.00	18.74	7.47	18.41	20.53	23.27	23.73	39.59	48.27	5.28	20.31	28.30	46.11

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: DELAWARE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Dover, DE	1,197	100.00	81.88	70.09	90.56	6.02	3.43	2,704	1,246

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.70% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: DELAWARE			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Dover, DE	35	100.00	96.87	48.57	62.86	22.86	14.29	66	20

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 28.57% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: DELAWARE				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Dover, DE	0	0	23	2,073	23	2,073	4.84	0	0
Delaware State/Regional	2	2,340	21	38,394	23	40,734	95.16	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: DELAWARE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Dover, DE	100	4	100.0	0.00	25.00	50.00	25.00	0	1	0	-1	0	0	0.00	12.17	73.74	14.09

Table 1. Lending Volume

LENDING VOLUME												
Geography: FLORIDA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Miami-Ft Lauderdale-West Palm Beach, FL	37.46	5,832	1,635,303	10,816	819,859	77	11,561	50	155,497	16,775	2,622,220	44.78
Limited-Scope Review:												
Cape Coral-Fort Myers, FL	3.06	1,033	222,117	332	30,582	2	90	4	3,416	1,371	256,205	1.10
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	3.59	788	118,925	818	38,613	0	0	1	8,000	1,607	165,538	5.93
Gainesville, FL	1.53	406	87,954	264	18,073	14	3,062	2	125	686	109,214	0.70
Jacksonville, FL	1.61	634	172,231	82	9,133	1	150	4	35,694	721	217,208	0.00
Naples-Immokalee-Marco Island, FL	3.19	962	362,892	464	42,591	0	0	2	22,550	1,428	428,033	3.67
North Port-Sarasota-Bradenton, FL	5.10	1,147	305,174	1,114	85,020	19	2,020	3	110,000	2,283	502,214	4.68
Ocala, FL	0.69	208	23,375	92	5,614	6	155	1	63	307	29,207	0.19
Orlando-Kissimmee-Sanford, FL	9.86	1,913	586,124	2,441	204,101	53	8,084	7	66,638	4,414	864,947	7.56
Palm Bay-Melbourne-Titusville, FL	6.15	1,166	184,186	1,585	131,530	0	0	3	16,068	2,754	331,784	5.42
Port St Lucie, FL	9.52	2,000	264,211	2,225	163,948	28	5,469	9	10,264	4,262	443,892	8.58
Punta Gorda, FL	0.56	184	38,279	68	3,629	0	0	0	0	252	41,908	0.00
Sebastian-Vero Beach, FL	5.67	1,374	204,866	1,143	93,422	16	2,412	7	1,180	2,540	301,880	7.28
Tampa-St Petersburg-Clearwater FL	11.40	2,068	521,202	3,013	249,500	9	1,234	14	228,705	5,104	1,000,641	9.49
Florida Non-Metro	0.61	123	8,930	124	4,683	28	3,661	0	0	275	17,274	0.61
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	3	9,960	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	37.46	41	15,780	41	15,780	0	0	0	0	0	0	0	0	44.78
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	3.06	0	0	0	0	0	0	0	0	0	0	0	0	1.10
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	3.59	9	1,056	9	1,056	0	0	0	0	0	0	0	0	5.93
Gainesville, FL	1.53	5	617	5	617	0	0	0	0	0	0	0	0	0.70
Jacksonville, FL	1.61	1	48	1	48	0	0	0	0	0	0	0	0	0.00
Naples-Immokalee-Marco Island, FL	3.19	5	1,337	5	1,337	0	0	0	0	0	0	0	0	3.67
North Port-Sarasota-Bradenton, FL	5.10	7	2,983	7	2,983	0	0	0	0	0	0	0	0	4.68
Ocala, FL	0.69	4	708	4	708	0	0	0	0	0	0	0	0	0.19
Orlando-Kissimmee-Sanford, FL	9.86	16	2,642	16	2,642	0	0	0	0	0	0	0	0	7.56
Palm Bay-Melbourne-Titusville, FL	6.15	6	1,954	6	1,954	0	0	0	0	0	0	0	0	5.42
Port St Lucie, FL	9.52	5	1,581	5	1,581	0	0	0	0	0	0	0	0	8.58
Punta Gorda, FL	0.56	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Sebastian-Vero Beach, FL	5.67	8	1,379	8	1,379	0	0	0	0	0	0	0	0	7.28
Tampa-St Petersburg-Clearwater FL	11.40	14	2,634	14	2,634	0	0	0	0	0	0	0	0	9.49
Florida Non-Metro	0.61	0	0	0	0	0	0	0	0	0	0	0	0	0.61

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	2,077	24.62	2.06	2.17	23.11	13.58	36.26	34.91	38.56	49.35	1.34	18.79	38.90	40.97
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	600	7.11	1.32	0.50	14.17	8.17	55.62	42.67	28.89	48.67	1.71	13.09	55.18	30.03
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	393	4.66	1.08	0.76	14.00	8.91	58.30	56.74	26.62	33.59	0.29	11.01	57.28	31.41
Gainesville, FL	301	3.57	5.13	4.32	15.00	7.64	30.76	21.93	49.11	66.11	4.28	10.86	30.79	54.07
Jacksonville, FL	359	4.26	4.76	0.56	20.61	10.31	42.35	35.38	32.28	53.76	1.43	16.48	44.33	37.77
Naples-Immokalee-Marco Island, FL	538	6.38	2.40	0.37	16.42	10.97	46.03	47.58	35.15	41.08	2.10	14.38	56.04	27.48
North Port-Sarasota-Bradenton, FL	664	7.87	1.26	0.00	20.07	7.38	48.99	51.36	29.68	41.27	0.44	12.48	50.41	36.67
Ocala, FL	109	1.29	0.00	0.00	13.04	5.50	73.07	83.49	13.89	11.01	0.00	9.50	76.52	13.98
Orlando-Kissimmee-Sanford, FL	565	6.70	0.48	0.18	20.03	11.86	43.78	41.06	35.71	46.90	0.21	16.76	45.56	37.47
Palm Bay-Melbourne-Titusville, FL	361	4.28	1.18	0.83	18.83	21.61	46.92	42.11	33.06	35.46	0.53	15.52	47.66	36.29
Port St Lucie, FL	666	7.89	1.02	0.00	14.71	9.31	57.46	66.22	26.81	24.47	0.24	7.93	63.79	28.03
Punta Gorda, FL	114	1.35	0.00	0.00	6.26	1.75	76.48	80.70	17.26	17.54	0.00	5.65	79.16	15.19
Sebastian-Vero Beach, FL	778	9.22	1.08	0.77	11.88	7.46	58.73	67.61	28.31	24.16	0.63	9.33	66.43	23.61
Tampa-St Petersburg-Clearwater FL	880	10.43	1.93	1.25	21.38	15.23	42.13	39.77	34.56	43.75	1.48	15.75	41.73	41.04
Florida Non-Metro	31	0.37	0.00	0.00	26.94	25.81	57.21	58.06	15.85	16.13	0.00	32.14	50.82	17.03

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	703	32.62	2.06	2.13	23.11	16.64	36.26	31.58	38.56	49.64	1.45	16.75	32.58	49.22
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	58	2.69	1.32	0.00	14.17	12.07	55.62	56.90	28.89	31.03	0.39	11.87	58.66	29.09
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	125	5.80	1.08	0.80	14.00	14.40	58.30	56.80	26.62	28.00	1.04	13.07	58.51	27.39
Gainesville, FL	15	0.70	5.13	6.67	15.00	6.67	30.76	6.67	49.11	80.00	3.98	11.44	25.87	58.71
Jacksonville, FL	39	1.81	4.76	2.56	20.61	10.26	42.35	51.28	32.28	35.90	2.93	15.20	43.61	38.26
Naples-Immokalee-Marco Island, FL	46	2.13	2.40	0.00	16.42	8.70	46.03	47.83	35.15	43.48	1.46	12.17	58.88	27.49
North Port-Sarasota-Bradenton, FL	90	4.18	1.26	1.11	20.07	17.78	48.99	47.78	29.68	33.33	0.34	17.22	50.73	31.71
Ocala, FL	25	1.16	0.00	0.00	13.04	0.00	73.07	92.00	13.89	8.00	0.00	11.00	71.28	17.72
Orlando-Kissimmee-Sanford, FL	183	8.49	0.48	0.55	20.03	12.57	43.78	52.46	35.71	34.43	0.28	15.49	41.66	42.57
Palm Bay-Melbourne-Titusville, FL	168	7.80	1.18	0.60	18.83	19.05	46.92	44.64	33.06	35.71	0.57	16.61	41.92	40.89
Port St Lucie, FL	299	13.87	1.02	0.33	14.71	10.70	57.46	74.92	26.81	14.05	0.11	8.70	65.09	26.10
Punta Gorda, FL	19	0.88	0.00	0.00	6.26	0.00	76.48	84.21	17.26	15.79	0.00	3.92	83.92	12.16
Sebastian-Vero Beach, FL	111	5.15	1.08	0.00	11.88	11.71	58.73	63.96	28.31	24.32	0.82	5.35	66.26	27.57
Tampa-St Petersburg-Clearwater FL	249	11.55	1.93	1.61	21.38	16.87	42.13	46.18	34.56	35.34	1.64	17.63	39.79	40.93
Florida Non-Metro	25	1.16	0.00	0.00	26.94	36.00	57.21	52.00	15.85	12.00	0.00	26.25	56.25	17.50

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	3,034	33.06	2.06	1.15	23.11	12.16	36.26	31.38	38.56	55.31	0.84	13.22	34.16	51.78
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	370	4.03	1.32	0.81	14.17	6.22	55.62	44.32	28.89	48.65	0.56	10.42	55.90	33.12
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	269	2.93	1.08	0.00	14.00	12.27	58.30	56.51	26.62	31.23	0.17	9.86	58.17	31.80
Gainesville, FL	89	0.97	5.13	1.12	15.00	12.36	30.76	33.71	49.11	52.81	3.02	10.58	27.14	59.27
Jacksonville, FL	230	2.51	4.76	0.87	20.61	11.74	42.35	46.09	32.28	41.30	1.20	12.66	42.96	43.18
Naples-Immokalee-Marco Island, FL	373	4.06	2.40	0.27	16.42	8.85	46.03	45.04	35.15	45.84	1.34	12.05	52.30	34.31
North Port-Sarasota-Bradenton, FL	391	4.26	1.26	0.00	20.07	8.95	48.99	36.06	29.68	54.99	0.29	10.92	50.94	37.86
Ocala, FL	74	0.81	0.00	0.00	13.04	14.86	73.07	70.27	13.89	14.86	0.00	8.84	73.79	17.36
Orlando-Kissimmee-Sanford, FL	1,149	12.52	0.48	0.44	20.03	13.23	43.78	43.86	35.71	42.47	0.23	12.84	42.23	44.70
Palm Bay-Melbourne-Titusville, FL	632	6.89	1.18	0.16	18.83	17.41	46.92	45.57	33.06	36.87	0.45	11.77	46.16	41.62
Port St Lucie, FL	1,034	11.27	1.02	0.10	14.71	10.64	57.46	68.86	26.81	20.41	0.07	5.87	64.36	29.70
Punta Gorda, FL	50	0.54	0.00	0.00	6.26	4.00	76.48	76.00	17.26	20.00	0.00	3.58	78.79	17.63
Sebastian-Vero Beach, FL	485	5.28	1.08	0.62	11.88	6.19	58.73	62.68	28.31	30.52	0.48	7.60	61.37	30.55
Tampa-St Petersburg-Clearwater FL	931	10.14	1.93	0.32	21.38	14.07	42.13	37.92	34.56	47.69	0.98	12.29	40.17	46.56
Florida Non-Metro	67	0.73	0.00	0.00	26.94	26.87	57.21	55.22	15.85	17.91	0.00	21.99	55.32	22.70

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:																
Miami-Ft Lauderdale-West Palm Beach, FL	17	25.76	6.60	11.76	31.96	23.53	35.85	29.41	25.59	35.29	11.77	39.76	31.35	17.13		
Limited-Scope Review:																
Cape Coral-Fort Myers, FL	4	6.06	7.80	75.00	15.02	25.00	39.74	0.00	37.44	0.00	5.17	31.03	46.55	17.24		
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	1	1.52	7.36	0.00	25.34	0.00	38.66	100.00	28.65	0.00	7.69	33.33	46.15	12.82		
Gainesville, FL	1	1.52	39.24	100.00	21.25	0.00	19.77	0.00	19.74	0.00	34.48	27.59	31.03	6.90		
Jacksonville, FL	6	9.09	7.19	0.00	35.26	50.00	32.41	50.00	25.14	0.00	8.16	26.53	44.90	20.41		
Naples-Immokalee-Marco Island, FL	5	7.56	3.02	0.00	13.85	40.00	39.45	40.00	43.68	20.00	11.11	22.22	33.33	33.33		
North Port-Sarasota-Bradenton, FL	2	3.03	2.20	0.00	18.61	0.00	38.67	50.00	40.52	50.00	11.36	31.82	40.91	15.91		
Ocala, FL	0	0.00	0.00	0.00	25.93	0.00	45.07	0.00	29.00	0.00	0.00	40.00	40.00	20.00		
Orlando-Kissimmee-Sanford, FL	15	22.73	1.83	6.67	41.59	73.33	39.49	13.33	17.08	6.67	0.88	47.79	30.09	21.24		
Palm Bay-Melbourne-Titusville, FL	5	7.56	5.84	20.00	24.02	20.00	44.56	60.00	25.58	0.00	20.69	37.93	27.59	13.79		
Port St Lucie, FL	1	1.52	1.24	0.00	19.26	0.00	41.19	0.00	38.31	100.00	0.00	64.29	35.71	0.00		
Punta Gorda, FL	1	1.52	0.00	0.00	10.92	0.00	69.38	100.00	19.69	0.00	0.00	14.29	85.71	0.00		
Sebastian-Vero Beach, FL	0	0.00	5.15	0.00	12.59	0.00	44.81	0.00	37.45	0.00	9.09	9.09	81.82	0.00		
Tampa-St Petersburg-Clearwater FL	8	12.12	4.27	0.00	28.11	25.00	37.16	25.00	30.47	50.00	6.10	26.83	37.40	29.67		
Florida Non-Metro	0	0.00	0.00	0.00	38.63	0.00	54.21	0.00	7.17	0.00	0.00	0.00	0.00	0.00		

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	10,791	44.10	3.38	5.67	21.79	23.66	30.26	31.09	43.71	39.58	3.25	20.73	28.79	47.23
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	332	1.36	3.62	0.90	14.68	11.45	51.54	50.90	30.01	36.75	3.01	12.32	47.73	36.94
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	818	3.34	2.89	2.44	19.04	16.75	50.32	50.73	27.75	30.07	3.10	18.62	47.34	30.95
Gainesville, FL	264	1.08	11.02	6.44	17.45	17.05	29.02	28.03	42.50	48.48	9.22	17.88	27.95	44.95
Jacksonville, FL	82	0.34	5.20	8.54	24.87	14.63	37.14	32.93	32.79	43.90	4.98	23.06	33.86	38.10
Naples-Immokalee-Marco Island, FL	464	1.90	2.71	1.08	13.17	7.54	41.93	36.64	42.19	54.74	1.72	10.98	42.27	45.03
North Port-Sarasota-Bradenton, FL	1,114	4.55	1.48	0.99	20.48	13.91	42.50	36.62	35.54	48.47	1.33	18.74	40.09	39.84
Ocala, FL	92	0.38	0.00	0.00	18.18	19.57	54.12	45.65	27.71	34.78	0.00	18.09	52.83	29.08
Orlando-Kissimmee-Sanford, FL	2,441	9.98	0.65	0.66	23.46	20.89	38.50	41.54	37.38	36.91	0.61	20.98	36.73	41.68
Palm Bay-Melbourne-Titusville, FL	1,585	6.48	1.88	1.96	22.32	27.32	41.89	39.12	33.87	31.61	1.73	23.35	39.94	34.99
Port St Lucie, FL	2,215	9.05	1.73	1.67	18.90	23.21	52.33	53.18	26.91	21.94	1.47	19.36	48.08	31.09
Punta Gorda, FL	68	0.29	0.00	0.00	6.71	13.24	79.12	73.53	14.17	13.24	0.00	5.78	79.05	15.17
Sebastian-Vero Beach, FL	1,134	4.63	5.16	7.14	8.93	8.11	55.52	57.67	30.17	27.07	7.24	8.88	54.14	29.74
Tampa-St Petersburg-Clearwater FL	3,012	12.31	2.99	2.79	20.59	22.51	37.55	43.69	38.73	31.01	3.47	19.95	37.56	39.02
Florida Non-Metro	124	0.51	0.00	0.00	19.61	23.39	61.22	67.74	19.17	8.87	0.00	17.36	64.65	17.99

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Scope Review:															
Miami-Ft Lauderdale-West Palm Beach, FL	77	30.43	2.98	15.58	22.67	10.39	31.57	16.88	42.48	57.14	2.29	13.14	20.57	64.00	
Limited-Scope Review:															
Cape Coral-Fort Myers, FL	2	0.79	1.49	0.00	17.55	100.00	55.12	0.00	25.76	0.00	0.00	8.16	46.94	44.90	
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	0	0.00	1.41	0.00	16.46	0.00	55.53	0.00	26.59	0.00	2.44	12.20	51.22	34.15	
Gainesville, FL	14	5.53	4.02	0.00	11.10	0.00	45.37	71.43	39.51	28.57	0.00	0.00	54.84	45.16	
Jacksonville, FL	1	0.40	4.43	0.00	20.14	0.00	42.88	100.00	32.55	0.00	3.23	9.68	41.94	45.16	
Naples-Immokalee-Marco Island, FL	0	0.00	5.66	0.00	18.60	0.00	49.62	0.00	26.12	0.00	19.35	29.03	22.58	29.03	
North Port-Sarasota-Bradenton, FL	19	7.51	1.67	0.00	17.90	0.00	46.67	68.42	33.76	31.58	0.00	18.31	45.07	36.62	
Ocala, FL	6	2.37	0.00	0.00	15.30	0.00	59.46	100.00	25.24	0.00	0.00	8.22	57.53	34.25	
Orlando-Kissimmee-Sanford, FL	53	20.95	0.64	0.00	19.70	16.98	46.49	56.60	33.09	26.42	0.00	13.04	50.31	36.65	
Palm Bay-Melbourne-Titusville, FL	0	0.00	1.56	0.00	22.33	0.00	45.03	0.00	31.08	0.00	0.00	19.35	32.26	48.39	
Port St Lucie, FL	28	11.07	1.38	0.00	22.89	50.00	50.19	14.29	25.53	35.71	0.00	30.19	33.96	35.85	
Punta Gorda, FL	0	0.00	0.00	0.00	6.49	0.00	75.61	0.00	17.89	0.00	0.00	0.00	33.33	66.67	
Sebastian-Vero Beach, FL	16	6.32	2.61	0.00	16.86	0.00	61.44	50.00	18.82	50.00	0.00	21.43	46.43	32.14	
Tampa-St Petersburg-Clearwater FL	9	3.56	2.44	0.00	22.14	11.11	41.82	0.00	33.60	88.89	2.84	18.44	38.30	40.43	
Florida Non-Metro	28	11.07	0.00	0.00	22.43	7.14	44.49	57.14	33.09	35.71	0.00	18.75	56.25	25.00	

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid
Full-Scope Review:															
Miami-Ft Lauderdale-West Palm Beach, FL	2,078	24.63	22.42	5.24	17.35	14.51	18.93	18.89	41.30	61.36	2.05	12.76	22.89	62.30	
Limited-Scope Review:															
Cape Coral-Fort Myers, FL	601	7.12	18.96	2.05	18.96	10.94	21.42	17.09	40.66	69.91	3.21	17.00	22.44	57.34	
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	393	4.66	19.73	4.43	18.20	15.36	21.95	25.00	40.12	55.21	3.65	18.37	26.16	51.82	
Gainesville, FL	301	3.57	22.83	7.07	17.10	18.52	18.04	26.94	42.03	47.47	4.06	17.15	24.42	54.37	
Jacksonville, FL	359	4.25	23.20	8.66	18.23	20.00	21.81	21.19	36.76	50.15	9.02	25.49	27.80	37.69	
Naples-Immokalee-Marco Island, FL	538	6.38	21.14	1.72	18.31	9.58	19.04	15.52	41.50	73.18	1.64	11.89	18.92	67.55	
North Port-Sarasota-Bradenton, FL	664	7.87	19.55	3.55	19.05	13.12	20.92	18.67	40.47	64.66	3.01	16.05	22.83	58.11	
Ocala, FL	109	1.29	18.09	1.83	19.80	18.35	22.83	30.28	39.28	49.54	4.10	18.98	27.32	49.60	
Orlando-Kissimmee-Sanford, FL	565	6.70	20.08	5.75	18.64	14.10	20.77	18.74	40.51	61.41	3.40	17.12	24.58	54.91	
Palm Bay-Melbourne-Titusville, FL	361	4.28	19.36	10.83	18.76	20.80	21.46	24.79	40.42	43.59	5.60	19.04	23.85	51.52	
Port St Lucie, FL	666	7.89	18.62	8.96	20.11	22.57	20.32	22.57	40.95	45.90	3.61	17.78	25.93	52.68	
Punta Gorda, FL	114	1.35	16.43	0.88	19.62	15.93	25.30	19.47	38.65	63.72	3.53	16.26	23.87	56.34	
Sebastian-Vero Beach, FL	778	9.22	20.32	11.98	16.98	24.74	21.98	23.96	40.72	39.32	2.66	15.61	22.86	58.87	
Tampa-St Petersburg-Clearwater FL	880	10.43	20.56	6.84	18.19	17.57	19.60	20.28	41.64	55.31	4.12	17.93	24.72	53.23	
Florida Non-Metro	31	0.37	21.64	6.45	20.73	22.58	18.07	35.48	39.55	35.48	3.90	17.21	31.17	47.73	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.3% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	703	32.62	22.42	6.02	17.35	19.63	18.93	20.49	41.30	53.87	3.75	11.72	18.35	66.18
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	58	2.69	18.96	8.62	18.96	17.24	21.42	27.59	40.66	46.55	5.73	13.98	24.35	55.94
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	125	5.80	19.73	4.84	18.20	27.42	21.95	25.81	40.12	41.94	5.22	18.42	24.39	51.97
Gainesville, FL	15	0.70	22.83	0.00	17.10	0.00	18.04	35.71	42.03	64.29	4.71	10.99	28.80	55.50
Jacksonville, FL	39	1.81	23.20	12.82	18.23	15.38	21.81	17.95	36.76	53.85	7.61	19.31	26.03	47.05
Naples-Immokalee-Marco Island, FL	46	2.13	21.14	2.17	18.31	23.91	19.04	21.74	41.50	52.17	2.29	14.76	23.16	59.80
North Port-Sarasota-Bradenton, FL	90	4.18	19.55	13.33	19.05	13.33	20.92	23.33	40.47	50.00	7.95	17.68	24.55	49.82
Ocala, FL	25	1.16	18.09	8.00	19.80	32.00	22.83	40.00	39.28	20.00	9.83	15.90	24.27	50.00
Orlando-Kissimmee-Sanford, FL	183	8.49	20.08	8.79	18.64	21.43	20.77	25.27	40.51	44.51	6.41	14.66	20.82	58.11
Palm Bay-Melbourne-Titusville, FL	168	7.80	19.36	13.10	18.76	26.79	21.46	22.02	40.42	38.10	8.57	14.61	20.77	56.04
Port St Lucie, FL	299	13.87	18.62	11.11	20.11	19.53	20.32	24.92	40.95	44.44	5.86	17.59	21.79	54.76
Punta Gorda, FL	19	0.88	16.43	10.53	19.62	10.53	25.30	26.32	38.65	52.63	6.00	13.60	24.40	56.00
Sebastian-Vero Beach, FL	111	5.15	20.32	15.32	16.98	17.12	21.98	20.72	40.72	46.85	8.44	16.88	16.88	57.81
Tampa-St Petersburg-Clearwater FL	249	11.55	20.56	9.68	18.19	20.16	19.60	27.02	41.64	43.15	6.83	16.57	21.02	55.58
Florida Non-Metro	25	1.16	21.64	8.00	20.73	12.00	18.07	36.00	39.55	44.00	8.75	17.50	15.00	58.75

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Miami-Ft Lauderdale-West Palm Beach, FL	3,034	33.05	22.42	7.33	17.35	12.13	18.93	20.34	41.30	60.20	3.68	9.46	18.59	68.27
Limited-Scope Review:														
Cape Coral-Fort Myers, FL	370	4.03	18.96	6.63	18.96	9.12	21.42	16.57	40.66	67.68	4.98	14.55	22.26	58.21
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	269	2.93	19.73	9.02	18.20	15.79	21.95	23.68	40.12	51.50	7.04	16.60	24.70	51.66
Gainesville, FL	89	0.97	22.83	7.95	17.10	13.64	18.04	17.05	42.03	61.36	4.77	12.45	20.29	62.49
Jacksonville, FL	230	2.51	23.20	10.28	18.23	19.63	21.81	28.04	36.76	42.06	7.22	16.81	25.80	50.17
Naples-Immokalee-Marco Island, FL	373	4.06	21.14	5.01	18.31	8.91	19.04	13.65	41.50	72.42	3.29	12.34	18.89	65.49
North Port-Sarasota-Bradenton, FL	391	4.26	19.55	4.21	19.05	10.53	20.92	16.05	40.47	69.21	6.01	15.66	23.75	54.59
Ocala, FL	74	0.81	18.09	8.11	19.80	9.46	22.83	24.32	39.28	58.11	6.14	15.92	26.08	51.86
Orlando-Kissimmee-Sanford, FL	1,150	12.53	20.08	8.33	18.64	14.86	20.77	23.64	40.51	53.17	5.46	14.36	22.65	57.52
Palm Bay-Melbourne-Titusville, FL	632	6.89	19.36	14.26	18.76	19.29	21.46	22.69	40.42	43.76	7.23	15.82	22.59	54.35
Port St Lucie, FL	1,034	11.26	18.62	7.78	20.11	19.69	20.32	23.03	40.95	49.51	5.22	14.47	25.15	55.16
Punta Gorda, FL	50	0.54	16.43	8.16	19.62	12.24	25.30	16.33	38.65	63.27	6.67	15.69	24.93	52.72
Sebastian-Vero Beach, FL	485	5.28	20.32	9.60	16.98	21.71	21.98	22.13	40.72	46.56	5.81	13.32	20.07	60.80
Tampa-St Petersburg-Clearwater FL	931	10.14	20.56	8.21	18.19	12.21	19.60	18.87	41.64	60.71	5.42	14.07	22.39	58.13
Florida Non-Metro	67	0.73	21.64	10.61	20.73	21.21	18.07	22.73	39.55	45.45	2.13	13.83	26.60	57.45

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: FLORIDA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Miami-Ft Lauderdale-West Palm Beach, FL	10,816	44.00	90.71	55.93	86.69	6.35	6.96	244,517	118,162
Limited-Scope Review:									
Cape Coral-Fort Myers, FL	332	1.35	89.80	59.94	82.53	6.93	10.54	21,105	9,293
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	818	3.33	90.69	66.99	92.79	3.18	4.03	13,133	6,973
Gainesville, FL	264	1.07	85.97	49.62	85.98	6.82	7.20	4,534	2,281
Jacksonville, FL	82	0.33	86.89	59.76	75.61	4.88	19.51	19,840	9,383
Naples-Immokalee-Marco Island, FL	464	1.89	90.72	60.13	81.25	9.05	9.70	15,934	6,707
North Port-Sarasota-Bradenton, FL	1,114	4.53	90.35	52.69	86.62	5.75	7.63	23,063	11,279
Ocala, FL	92	0.37	88.80	73.91	89.13	3.26	7.61	6,018	2,999
Orlando-Kissimmee-Sanford, FL	2,441	9.93	89.25	52.85	84.80	7.01	8.19	63,584	29,951
Palm Bay-Melbourne-Titusville, FL	1,585	6.45	88.80	52.74	82.59	8.39	9.02	11,401	5,557
Port St Lucie, FL	2,225	9.05	90.44	56.45	87.24	7.01	5.75	11,633	5,551
Punta Gorda, FL	68	0.28	91.44	52.94	92.65	2.94	4.41	4,163	2,140
Sebastian-Vero Beach, FL	1,143	4.65	91.08	52.14	83.64	9.01	7.35	4,094	1,889
Tampa-St Petersburg-Clearwater FL	3,013	12.26	89.22	63.29	86.36	4.91	8.73	72,028	34,707
Florida Non-Metro	124	0.50	87.31	70.16	95.16	3.23	1.61	639	329

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.80% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FLORIDA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Miami-Ft Lauderdale-West Palm Beach, FL	77	30.43	96.21	29.87	53.25	25.97	20.78	355	185
Limited-Scope Review:									
Cape Coral-Fort Myers, FL	2	0.79	96.62	100.00	100.00	0.00	0.00	49	26
Deltona-Daytona Beach-Ormond Beach, FL 2014-2016	0	0.00	97.09	0.00	0.00	0.00	0.00	44	19
Gainesville, FL	14	5.53	95.12	14.29	50.00	14.29	35.71	64	39
Jacksonville, FL	1	0.40	96.56	100.00	0.00	100.00	0.00	32	15
Naples-Immokalee-Marco Island, FL	0	0.00	93.83	0.00	0.00	0.00	0.00	31	20
North Port-Sarasota-Bradenton, FL	19	7.51	96.04	36.84	57.89	42.11	0.00	71	27
Ocala, FL	6	2.37	97.14	100.00	100.00	0.00	0.00	77	30
Orlando-Kissimmee-Sanford, FL	53	20.95	95.95	49.06	60.38	18.87	20.75	165	67
Palm Bay-Melbourne-Titusville, FL	0	0.00	97.44	0.00	0.00	0.00	0.00	31	16
Port St Lucie, FL	28	11.07	95.35	28.57	42.86	32.14	25.00	53	26
Punta Gorda, FL	0	0.00	97.37	0.00	0.00	0.00	0.00	9	5
Sebastian-Vero Beach, FL	16	6.32	94.25	31.25	68.75	12.50	18.75	30	16
Tampa-St Petersburg-Clearwater FL	9	3.56	96.16	11.11	33.33	66.67	0.00	146	60
Florida Non-Metro	28	11.07	91.54	78.57	46.43	42.86	10.71	32	21

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.55% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FLORIDA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Miami-Ft Lauderdale-West Palm Beach, FL	1	2,051	208	38,648	209	40,699	34.11	1	4,000
Limited-Scope Review:									
Cape Coral-Fort Myers, FL	0	0	4	358	4	358	0.30	0	0
Deltona-Daytona Beach-Ormond Beach, FL	0	0	25	2,285	25	2,285	1.92	0	0
Gainesville, FL	0	0	7	479	7	479	0.40	0	0
Jacksonville, FL	0	0	22	2,857	22	2,857	2.39	0	0
Naples-Immokalee-Marco Island, FL	0	0	12	3,072	12	3,072	2.58	0	0
North Port-Sarasota-Bradenton, FL	0	0	16	1,766	16	1,762	1.48	0	0
Ocala, FL	0	0	4	143	4	143	0.12	0	0
Orlando-Kissimmee-Sanford, FL	0	0	53	12,672	53	12,672	10.62	0	0
Palm Bay-Melbourne-Titusville, FL	0	0	31	2,051	31	2,051	1.72	0	0
Port St Lucie, FL	0	0	45	10,353	45	10,353	8.68	0	0
Punta Gorda, FL	0	0	3	8	3	8	0.01	0	0
Sebastian-Vero Beach, FL	0	0	24	2,349	24	2,349	1.97	0	0
Tampa-St. Petersburg-Clearwater, FL	0	0	66	29,048	66	29,048	24.35	0	0
Florida Non-Metro	0	0	5	34	5	34	0.03	0	0
Florida State/Regional	0	0	12	11,130	12	11,130	9.33	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Miami-Ft Lauderdale-West Palm Beach, FL	44.78	79	40.72	3.80	18.99	34.18	43.04	21	14	1	0	4	2	4.72	27.31	34.60	33.06
Limited-Scope Review:																	
Cape Coral-Fort Myers, FL	1.10	2	1.03	0.00	50.00	50.00	0.00	0	0	0	0	0	0	3.49	19.26	52.98	24.27
Deltona-Daytona Beach-Ormond Beach, FL	5.93	13	6.70	0.00	15.38	53.85	30.77	1	4	0	0	-3	0	2.64	17.89	56.99	22.47
Gainesville, FL	0.70	3	1.55	0.00	0.00	66.67	33.33	0	1	0	0	-1	0	20.96	17.42	26.38	35.24
Jacksonville, FL	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	7.14	24.36	40.55	27.68
Naples-Immokalee-Marco Island, FL	3.67	4	2.06	0.00	0.00	50.00	50.00	0	1	0	0	-1	0	9.05	20.27	43.40	27.27
North Port-Sarasota-Bradenton, FL	4.68	9	4.64	0.00	11.11	44.44	44.44	0	1	0	-1	0	0	2.67	23.45	46.77	27.11
Ocala, FL	0.19	1	0.52	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	16.88	67.81	15.31
Orlando-Kissimmee-Sanford, FL	7.56	24	12.37	0.00	12.50	41.67	45.83	2	3	0	-1	-1	1	1.09	26.67	41.33	30.90
Palm Bay-Melbourne-Titusville, FL	5.42	12	6.19	0.00	25.00	25.00	50.00	0	0	0	0	0	0	2.39	20.42	47.51	29.68
Port St Lucie, FL	8.58	16	8.25	6.25	25.00	56.25	12.50	0	5	-1	-1	-3	0	2.29	19.63	55.65	22.43
Punta Gorda, FL	0.00	0	0.00	0.00	0.00	0.00	0.00	0	1	0	0	-1	0	0.00	7.00	77.00	16.00
Sebastian-Vero Beach, FL	7.28	9	4.64	22.22	0.00	55.56	22.22	1	4	0	0	-1	-2	2.30	14.60	59.37	23.73
Tampa-St. Petersburg-Clearwater, FL	9.49	21	10.82	0.00	28.57	57.14	14.29	1	3	0	-1	0	-1	3.88	24.57	39.99	31.37
Florida Non-Metro	0.61	1	0.52	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	27.11	53.96	18.93

Table 1. Lending Volume

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Atlanta-Sandy Springs-Roswell, GA	94.92	6,687	1,266,298	5,505	406,859	1	50	12	86,654	12,205	1,759,861	94.73
Limited-Scope Review:												
Columbus, GA	0.39	35	1,929	15	359	0	0	0	0	50	2,288	0.00
Georgia Non-Metro	4.69	286	18,836	253	9,683	62	12,171	2	650	603	41,340	5.27
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	1	500	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	94.92	59	11,233	59	11,233	0	0	0	0	0	0	0	0	94.73
Limited-Scope Review:														
Columbus, GA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Georgia Non-Metro	4.69	8	1,147	8	1,147	0	0	0	0	0	0	0	0	5.27

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	1,508	97.61	3.05	2.52	15.14	12.47	37.79	38.06	44.03	46.95	2.14	12.29	39.25	46.33
Limited-Scope Review:														
Columbus, GA	0	0.00	0.00	0.00	40.00	0.00	60.00	0.00	0.00	0.00	0.00	28.26	71.74	0.00
Georgia Non-Metro	37	2.39	0.00	0.00	17.02	21.62	44.76	54.05	38.22	24.32	0.00	12.03	36.91	51.06

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	469	82.43	3.05	2.13	15.14	11.30	37.79	38.59	44.03	47.97	2.26	11.31	34.37	52.06
Limited-Scope Review:														
Columbus, GA	18	3.16	0.00	0.00	40.00	77.78	60.00	22.22	0.00	0.00	0.00	50.00	50.00	0.00
Georgia Non-Metro	82	14.41	0.00	0.00	17.02	13.41	44.76	45.12	38.22	41.46	0.00	16.67	50.98	32.35

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	4,706	96.24	3.05	2.04	15.14	13.26	37.79	36.53	44.03	48.17	1.44	9.46	33.83	55.27
Limited-Scope Review:														
Columbus, GA	17	0.35	0.00	0.00	40.00	64.71	60.00	35.29	0.00	0.00	0.00	37.21	62.79	0.00
Georgia Non-Metro	167	3.42	0.00	0.00	17.02	20.36	44.76	48.50	38.22	31.14	0.00	10.37	34.29	55.34

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	4	100.00	17.31	25.00	33.51	0.00	23.98	0.00	25.20	75.00	16.49	33.33	24.73	25.45
Limited-Scope Review:														
Columbus, GA	0	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Georgia Non-Metro	0	0.00	0.00	0.00	19.48	0.00	43.93	0.00	36.59	0.00	0.00	33.33	33.33	33.33

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	5,504	95.36	5.03	4.60	18.86	19.80	32.75	29.23	43.26	46.37	4.29	16.16	29.96	49.59
Limited-Scope Review:														
Columbus, GA	15	0.26	0.00	0.00	62.11	46.67	37.89	53.33	0.00	0.00	0.00	50.00	50.00	0.00
Georgia Non-Metro	253	4.38	0.00	0.00	26.28	36.36	39.28	47.43	34.44	16.21	0.00	27.80	39.67	32.53

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms** *	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	1	1.59	3.24	0.00	14.45	0.00	39.59	100.00	42.65	0.00	1.57	10.47	39.79	48.17
Limited-Scope Review:														
Columbus, GA	0	0.00	0.00	0.00	43.90	0.00	56.10	0.00	0.00	0.00	0.00	26.47	73.53	0.00
Georgia Non-Metro	62	98.41	0.00	0.00	29.10	33.87	57.86	66.13	13.04	0.00	0.00	40.38	56.73	2.88

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	1,508	97.61	20.77	12.27	16.39	25.87	18.97	21.48	43.87	40.38	6.49	19.87	23.70	49.93
Limited-Scope Review:														
Columbus, GA	0	0.00	21.57	0.00	16.60	0.00	25.39	0.00	36.44	0.00	0.00	38.46	28.21	33.33
Georgia Non-Metro	37	2.39	22.70	13.89	16.93	25.00	16.61	25.00	43.76	36.11	2.47	16.79	29.38	51.36

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.9% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Atlanta-Sandy Springs-Roswell, GA	469	82.43	20.77	9.19	16.39	21.79	18.97	21.58	43.87	47.44	4.77	14.02	22.32	58.90	
Limited-Scope Review:															
Columbus, GA	18	3.16	21.57	16.67	16.60	33.33	25.39	27.78	36.44	22.22	0.00	33.33	50.00	16.67	
Georgia Non-Metro	82	14.41	22.70	14.63	16.93	15.85	16.61	25.61	43.76	43.90	9.28	15.46	13.40	61.86	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.2% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Atlanta-Sandy Springs-Roswell, GA	4,706	96.24	20.77	10.10	16.39	14.87	18.97	21.70	43.87	53.32	5.28	12.46	20.19	62.06
Limited-Scope Review:														
Columbus, GA	17	0.35	21.57	0.00	16.60	29.41	25.39	17.65	36.44	52.94	7.14	21.43	14.29	57.14
Georgia Non-Metro	167	3.42	22.70	7.78	16.93	15.57	16.61	24.55	43.76	52.10	4.68	10.69	20.04	64.59

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.9% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: GEORGIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Atlanta-Sandy Springs-Roswell, GA	5,505	95.36	87.23	52.62	86.81	5.90	7.28	136,610	68,055
Limited-Scope Review:									
Columbus, GA	15	0.26	81.40	26.67	93.33	6.67	0.00	127	50
Georgia Non-Metro	253	4.38	80.94	52.57	94.47	2.77	2.77	1,393	714

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 24.72% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Atlanta-Sandy Springs-Roswell, GA	1	1.59	95.06	0.00	100.00	0.00	0.00	196	94
Limited-Scope Review:									
Columbus, GA	0	0.00	100.00	0.00	0.00	0.00	0.00	34	19
Georgia Non-Metro	62	98.41	94.31	75.81	38.71	22.58	38.71	104	52

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 19.05% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: GEORGIA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Atlanta-Sandy Springs-Roswell, GA	1	238	177	49,892	178	50,130	46.31	0	0
Limited-Scope Review:									
Columbus, GA	0	0	5	303	5	303	0.28	0	0
Georgia Non-Metro	0	0	4	455	4	455	0.42	0	0
Georgia State/Regional	0	0	8	57,352	8	57,352	52.99	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: GEORGIA				Evaluation Period: JANUARY 1, 2016 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Atlanta-Sandy Springs-Roswell, GA	94.73	69	94.5	4.35	15.94	31.88	47.83	12	16	2	0	-1	-5	6.84	20.72	35.85	36.46
Limited-Scope Review:																	
Columbus, GA	0.00	0	0.0	0.00	0.00	0.00	0.00	0	1	0	-1	0	0	0.00	48.26	51.74	0.00
Georgia Non-Metro	5.27	4	5.5	0.00	25.00	50.00	25.00	0	4	0	-1	-2	-1	0.00	21.19	45.98	32.83

Table 1. Lending Volume

LENDING VOLUME												
Geography: ILLINOIS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Peoria, IL	24.88	2,955	334,699	1,146	97,200	65	7,843	4	9,825	4,170	449,567	31.42
Springfield, IL	12.70	1,452	159,617	676	32,258	0	0	1	2,900	2,129	194,775	14.70
Limited-Scope Review:												
Bloomington, IL	22.35	3,150	433,461	578	37,954	18	4,902	0	0	3,746	476,317	15.06
Champaign-Urbana, IL	9.88	1,189	151,945	445	25,303	20	3,200	1	2,400	1,655	182,848	13.09
Decatur, IL	7.48	810	73,659	441	27,218	2	300	1	3,000	1,254	104,177	5.20
Kankakee, IL	5.89	626	65,455	360	22,464	0	0	1	9,685	987	97,604	7.37
Rockford, IL	15.84	1,544	151,317	1,090	59,830	20	2,640	1	4,828	2,655	218,615	12.23
Illinois Non-Metro	0.97	98	10,232	62	2,338	2	100	0	0	162	12,670	0.93
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	1	500	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Peoria, IL	24.88	4	751	4	751	0	0	0	0	0	0	0	0	31.42
Springfield, IL	12.70	10	751	10	751	0	0	0	0	0	0	0	0	14.70
Limited-Scope Review:														
Bloomington, IL	22.35	4	176	4	176	0	0	0	0	0	0	0	0	15.06
Champaign-Urbana, IL	9.88	5	2,080	5	2,080	0	0	0	0	0	0	0	0	13.09
Decatur, IL	7.48	1	15	1	15	0	0	0	0	0	0	0	0	5.20
Kankakee, IL	5.89	1	286	1	286	0	0	0	0	0	0	0	0	7.37
Rockford, IL	15.84	3	675	3	675	0	0	0	0	0	0	0	0	12.23
Illinois Non-Metro	0.97	0	0	0	0	0	0	0	0	0	0	0	0	0.93

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	771	24.62	2.82	0.52	15.86	11.28	57.62	57.59	23.70	30.61	1.37	13.19	58.57	26.87
Springfield, IL	309	9.87	6.44	3.24	17.47	12.62	40.46	39.16	35.63	44.98	4.00	15.80	40.83	39.38
Limited-Scope Review:														
Bloomington, IL	919	29.35	0.65	0.11	13.66	9.47	58.03	56.15	27.66	34.28	0.99	10.20	57.32	31.48
Champaign-Urbana, IL	331	10.57	2.40	1.51	11.45	7.85	61.58	63.75	24.56	26.89	1.78	9.52	61.58	27.12
Decatur, IL	229	7.31	5.23	2.62	18.54	6.55	37.61	39.74	38.63	51.09	0.97	11.81	37.23	50.00
Kankakee, IL	172	5.49	3.21	1.16	12.30	15.12	63.12	56.40	21.37	27.33	1.38	11.70	59.57	27.35
Rockford, IL	373	11.91	4.00	3.22	19.24	16.62	45.61	47.18	31.16	32.98	1.15	13.62	49.14	36.09
Illinois Non-Metro	27	0.86	0.57	0.00	14.12	7.41	57.63	37.04	27.68	55.56	0.30	12.49	54.48	32.73

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Peoria, IL	215	23.47	2.82	0.93	15.86	16.74	57.62	62.33	23.70	20.00	1.03	16.10	58.73	24.14	
Springfield, IL	152	16.59	6.44	9.21	17.47	20.39	40.46	49.34	35.63	21.05	3.71	15.02	38.52	42.76	
Limited-Scope Review:															
Bloomington, IL	183	19.98	0.65	0.00	13.66	15.30	58.03	55.19	27.66	29.51	0.33	9.84	60.33	29.51	
Champaign-Urbana, IL	90	9.83	2.40	2.22	11.45	12.22	61.58	55.56	24.56	30.00	3.57	7.14	68.68	20.60	
Decatur, IL	87	9.50	5.23	4.60	18.54	14.94	37.61	34.48	38.63	45.98	5.43	15.97	39.62	38.98	
Kankakee, IL	65	7.10	3.21	7.69	12.30	13.85	63.12	49.23	21.37	29.23	4.08	10.71	56.12	29.08	
Rockford, IL	108	11.79	4.00	6.48	19.24	18.52	45.61	56.48	31.16	18.52	2.12	16.10	50.85	30.93	
Illinois Non-Metro	16	1.75	0.57	0.00	14.12	18.75	57.63	56.25	27.68	25.00	0.00	17.47	47.16	35.37	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	1,968	25.34	2.82	1.02	15.86	16.16	57.62	58.74	23.70	24.09	0.93	10.48	58.99	29.60
Springfield, IL	990	12.75	6.44	8.18	17.47	21.41	40.46	35.76	35.63	34.65	2.98	10.22	38.24	48.57
Limited-Scope Review:														
Bloomington, IL	2,046	26.35	0.65	0.64	13.66	13.39	58.03	54.84	27.66	31.13	0.42	7.89	55.67	36.02
Champaign-Urbana, IL	763	9.83	2.40	4.72	11.45	10.09	61.58	64.74	24.56	20.45	2.76	7.78	61.36	28.10
Decatur, IL	493	6.35	5.23	2.43	18.54	12.58	37.61	39.35	38.63	45.64	1.33	11.04	33.91	53.72
Kankakee, IL	388	5.00	3.21	2.32	12.30	15.46	63.12	59.28	21.37	22.94	1.13	8.73	59.06	31.08
Rockford, IL	1,062	13.68	4.00	2.45	19.24	21.28	45.61	45.67	31.16	30.60	1.57	11.38	45.16	41.89
Illinois Non-Metro	55	0.71	0.57	0.00	14.12	14.55	57.63	47.27	27.68	38.18	0.00	12.40	53.26	34.34

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:																
Peoria, IL	1	10.00	11.37	0.00	16.21	0.00	47.72	100.00	24.70	0.00	8.70	23.19	52.17	15.94		
Springfield, IL	1	10.00	15.70	0.00	32.77	100.00	30.94	0.00	20.59	0.00	11.43	51.43	25.71	11.43		
Limited-Scope Review:																
Bloomington, IL	1	10.00	5.07	0.00	11.62	0.00	66.03	100.00	17.28	0.00	4.92	16.39	60.66	18.03		
Champaign-Urbana, IL	4	40.00	33.05	0.00	22.61	50.00	31.94	50.00	12.40	0.00	44.79	18.75	25.00	11.46		
Decatur, IL	1	10.00	8.74	0.00	44.54	0.00	29.60	100.00	17.11	0.00	5.26	42.11	21.05	31.58		
Kankakee, IL	1	10.00	19.19	0.00	31.93	0.00	37.44	100.00	11.44	0.00	5.88	11.76	76.47	5.88		
Rockford, IL	1	10.00	12.66	0.00	38.51	100.00	36.35	0.00	12.48	0.00	0.00	43.75	43.75	12.50		
Illinois Non-Metro	0	0.00	18.81	0.00	12.18	0.00	38.34	0.00	30.67	0.00	9.09	27.27	27.27	36.36		

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	1,146	24.06	9.07	8.20	16.87	18.24	49.65	49.13	24.41	24.43	7.06	13.44	51.20	28.30
Springfield, IL	651	13.67	11.80	11.67	21.89	21.20	31.72	34.25	30.18	32.87	9.50	18.29	36.19	36.01
Limited-Scope Review:														
Bloomington, IL	569	11.95	6.06	4.57	9.72	9.31	64.18	60.11	19.33	26.01	4.91	9.03	60.08	25.99
Champaign-Urbana, IL	445	9.34	11.54	10.56	18.61	22.70	45.40	45.84	23.49	20.90	10.26	16.05	46.34	27.35
Decatur, IL	441	9.26	14.66	12.93	23.97	19.73	31.07	29.48	30.30	37.87	16.42	25.04	28.14	30.40
Kankakee, IL	360	7.56	9.82	8.61	16.39	14.72	57.46	52.78	16.33	23.89	8.60	14.06	55.33	22.00
Rockford, IL	1,089	22.86	6.46	7.44	19.70	23.05	45.86	47.11	27.50	22.41	6.15	17.83	45.87	30.14
Illinois Non-Metro	62	1.30	9.44	0.00	18.79	16.13	47.97	58.06	23.80	25.81	10.19	19.17	44.77	25.87

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	65	51.18	1.20	0.00	6.24	0.00	62.23	40.00	30.34	60.00	0.00	0.31	71.69	28.00
Springfield, IL	0	0.00	3.28	0.00	10.20	0.00	52.09	0.00	34.24	0.00	0.67	0.67	65.33	33.33
Limited-Scope Review:														
Bloomington, IL	18	14.17	0.53	0.00	3.53	0.00	81.13	94.44	14.46	5.56	0.25	0.98	83.09	15.69
Champaign-Urbana, IL	20	15.75	2.17	0.00	5.33	5.00	82.33	75.00	10.17	20.00	0.00	0.79	89.68	9.52
Decatur, IL	2	1.57	0.66	0.00	10.86	0.00	47.70	0.00	40.79	100.00	1.61	3.23	64.52	30.65
Kankakee, IL	0	0.00	3.44	0.00	4.30	0.00	66.76	0.00	25.50	0.00	4.29	1.43	65.71	28.57
Rockford, IL	20	15.75	2.13	0.00	10.64	5.00	56.45	15.00	30.50	80.00	0.00	4.60	57.47	37.93
Illinois Non-Metro	2	1.57	0.71	0.00	5.69	0.00	61.37	100.00	32.23	0.00	0.00	1.16	58.38	40.46

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	771	24.62	20.37	11.87	18.69	27.18	22.09	24.93	38.85	36.02	14.02	25.45	25.73	34.80
Springfield, IL	309	9.87	22.31	8.58	15.92	27.39	21.83	29.04	39.94	34.98	15.21	25.13	23.27	36.39
Limited-Scope Review:														
Bloomington, IL	919	29.35	18.38	19.06	16.60	26.73	23.80	27.93	41.21	26.29	16.93	28.17	24.29	30.61
Champaign-Urbana, IL	331	10.57	21.54	10.91	17.43	29.09	21.06	30.30	39.97	29.70	9.68	22.69	24.08	43.55
Decatur, IL	229	7.31	20.81	13.60	18.24	22.37	20.31	27.19	40.64	36.84	10.60	22.83	26.55	40.02
Kankakee, IL	172	5.49	20.69	9.36	18.78	21.05	20.21	36.84	40.32	32.75	6.91	22.73	29.95	40.40
Rockford, IL	373	11.91	21.62	11.65	17.49	31.17	21.84	24.39	39.06	32.79	7.21	25.56	27.71	39.52
Illinois Non-Metro	27	0.86	20.23	7.69	18.08	30.77	21.79	26.92	39.90	34.62	10.57	25.42	24.18	39.82

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	215	23.47	20.37	16.74	18.69	23.72	22.09	28.84	38.85	30.70	11.80	22.89	23.42	41.90
Springfield, IL	152	16.59	22.31	13.16	15.92	21.71	21.83	30.26	39.94	34.87	10.63	18.84	24.81	45.71
Limited-Scope Review:														
Bloomington, IL	183	19.98	18.38	14.21	16.60	22.95	23.80	30.60	41.21	32.24	16.55	20.00	26.55	36.90
Champaign-Urbana, IL	90	9.83	21.54	12.36	17.43	22.47	21.06	24.72	39.97	40.45	6.96	22.61	25.22	45.22
Decatur, IL	87	9.50	20.81	10.34	18.24	24.14	20.31	21.84	40.64	43.68	15.13	21.38	24.01	39.47
Kankakee, IL	65	7.10	20.69	15.38	18.78	24.62	20.21	15.38	40.32	44.62	7.53	15.59	26.34	50.54
Rockford, IL	108	11.79	21.62	10.28	17.49	28.04	21.84	23.36	39.06	38.32	7.24	18.42	23.25	51.10
Illinois Non-Metro	16	1.75	20.23	6.25	18.08	18.75	21.79	37.50	39.90	37.50	11.21	19.16	29.91	39.72

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.2% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Peoria, IL	1,968	25.34	20.37	14.50	18.69	23.74	22.09	26.03	38.85	35.73	10.37	18.16	24.59	46.87
Springfield, IL	990	12.75	22.31	15.76	15.92	23.28	21.83	27.77	39.94	33.19	8.43	17.95	23.87	49.75
Limited-Scope Review:														
Bloomington, IL	2,047	26.36	18.38	15.28	16.60	22.05	23.80	28.97	41.21	33.70	9.77	19.35	26.96	43.91
Champaign-Urbana, IL	763	9.82	21.54	10.61	17.43	24.67	21.06	27.19	39.97	37.53	6.29	15.94	23.93	53.84
Decatur, IL	493	6.35	20.81	10.02	18.24	19.22	20.31	29.04	40.64	41.72	7.23	14.78	25.16	52.83
Kankakee, IL	388	5.00	20.69	12.24	18.78	20.05	20.21	27.08	40.32	40.63	5.56	12.65	24.11	57.68
Rockford, IL	1,062	13.67	21.62	14.60	17.49	23.92	21.84	28.82	39.06	32.66	6.69	16.20	23.39	53.71
Illinois Non-Metro	55	0.71	20.23	9.09	18.08	12.73	21.79	23.64	39.90	54.55	7.17	20.43	22.40	50.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Peoria, IL	1,146	23.88	75.45	60.82	84.29	8.38	7.33	4,513	1,807
Springfield, IL	676	14.09	75.33	70.86	93.20	4.73	2.07	2,357	1,028
Limited-Scope Review:									
Bloomington, IL	578	12.05	77.15	62.63	92.21	2.77	5.02	2,398	1,072
Champaign-Urbana, IL	445	9.27	75.55	61.57	90.11	5.62	4.27	2,358	1,026
Decatur, IL	441	9.19	73.64	69.61	92.06	5.22	2.72	1,203	520
Kankakee, IL	360	7.50	77.98	64.72	92.78	2.78	4.44	1,232	525
Rockford, IL	1,090	22.72	78.94	69.45	90.37	7.34	2.29	4,045	1,673
Illinois Non-Metro	62	1.29	74.94	75.81	91.94	8.06	0.00	759	352

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.82% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Peoria, IL	65	51.18	97.24	92.31	50.77	40.00	9.23	325	210
Springfield, IL	0	0.00	96.17	0.00	0.00	0.00	0.00	150	85
Limited-Scope Review:									
Bloomington, IL	18	14.17	96.65	33.33	33.33	5.56	61.11	408	287
Champaign-Urbana, IL	20	15.75	96.33	65.00	45.00	35.00	20.00	129	73
Decatur, IL	2	1.57	97.37	50.00	50.00	50.00	0.00	62	25
Kankakee, IL	0	0.00	97.13	0.00	0.00	0.00	0.00	70	32
Rockford, IL	20	15.75	96.31	65.00	75.00	0.00	25.00	87	44
Illinois Non-Metro	2	1.57	99.05	100.00	100.00	0.00	0.00	175	94

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 14.17% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ILLINOIS				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Peoria, IL	1	14	103	6,387	104	6,401	12.28	1	250
Springfield, IL	0	0	21	11,684	21	11,684	22.41	0	0
Limited-Scope Review:									
Bloomington, IL	0	0	50	1,513	50	1,513	2.90	0	0
Champaign-Urbana, IL	0	0	26	13,295	26	13,295	25.50	0	0
Decatur, IL	0	0	12	2,575	12	2,575	4.94	0	0
Kankakee, IL	0	0	9	8,270	9	8,270	15.86	0	0
Rockford, IL	0	0	7	7,272	7	7,272	13.95	0	0
Illinois Non-Metro	0	0	1	101	1	101	0.19	0	0
Illinois State/Regional	0	0	3	1,035	3	1,035	1.98	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Peoria, IL	31.42	10	27.03	10.00	0.00	60.00	30.00	0	2	0	0	-1	-1	6.09	17.27	53.39	23.25
Springfield, IL	14.70	6	16.22	16.67	0.00	33.33	33.33	0	1	0	0	0	0	11.39	18.64	37.54	31.92
Limited-Scope Review:																	
Bloomington, IL	15.06	5	13.51	20.00	0.00	80.00	0.00	0	2	-1	0	-1	0	1.52	13.01	56.79	24.53
Champaign-Urbana, IL	13.09	5	13.51	20.00	20.00	20.00	20.00	1	0	0	0	0	0	11.70	15.37	48.65	19.91
Decatur, IL	5.20	3	8.11	33.33	0.00	66.67	0.00	0	0	0	0	0	0	9.23	23.98	33.53	33.26
Kankakee, IL	7.37	2	5.41	50.00	50.00	0.00	0.00	0	1	0	0	-1	0	7.95	18.05	54.60	19.41
Rockford, IL	12.23	6	16.22	0.00	66.67	33.33	0.00	0	3	0	-1	-1	-1	8.23	22.66	42.71	26.40
Illinois Non-Metro	0.93	0	0.00	0.00	0.00	0.00	0.00	0	1	0	0	-1	0	3.15	17.22	55.84	23.79

Table 1. Lending Volume

LENDING VOLUME												
Geography: INDIANA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Indianapolis-Carmel-Anderson, IN 2014-2016	51.02	4,115	571,251	9,030	603,155	181	28,141	35	97,875	13,361	1,300,422	77.76
Limited-Scope Review:												
Bloomington, IN	0.57	75	77,021	73	6,781	0	0	1	2,707	149	86,509	0.00
Columbus, IN	2.18	235	26,260	302	20,820	32	4,691	1	38	570	51,809	0.86
Elkhart-Goshen, IN	2.63	278	28,712	405	43,605	6	475	1	7,150	690	79,942	0.44
Fort Wayne, IN	20.06	2,054	231,612	2,800	236,122	394	53,310	4		5,252	534,142	7.66
Kokomo, IN 2014-2016	1.12	157	13,285	126	4,622	8	544	3	13,098 1,063	294	19,514	1.13
Lafayette-West Lafayette, IN	0.55	73	10,475	67	8,838	1	160	2	14,080	143	33,553	0.00
Michigan City-La Porte, IN	3.93	660	68,047	336	21,096	33	6,795	1	7,720	1,030	103,658	1.58
South Bend-Mishawaka, IN	7.09	659	79,584	1,190	75,729	6	725	1	4,511	1,856	160,549	3.33
Indiana Non-Metro 2014-2016	10.85	1,309	116,889	1,352	71,477	178	23,365	2	15,588	2,841	227,319	7.25
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	2	213	2	212	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	51.02	19	4,518	19	4,518	0	0	0	0	0	0	0	0	77.76
Limited-Scope Review:														
Bloomington, IN	0.57	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Columbus, IN	2.18	0	0	0	0	0	0	0	0	0	0	0	0	0.86
Elkhart-Goshen, IN	2.63	0	0	0	0	0	0	0	0	0	0	0	0	0.44
Fort Wayne, IN	20.06	9	1,243	9	1,243	0	0	0	0	0	0	0	0	7.66
Kokomo, IN 2014-2016	1.12	1	27	1	27	0	0	0	0	0	0	0	0	1.13
Lafayette-West Lafayette, IN	0.55	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Michigan City-La Porte, IN	3.93	0	0	0	0	0	0	0	0	0	0	0	0	1.58
South Bend-Mishawaka, IN	7.09	6	753	6	753	0	0	0	0	0	0	0	0	3.33
Indiana Non-Metro 2014-2016	10.85	1	309	1	309	0	0	0	0	0	0	0	0	7.25

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	1,147	41.36	5.21	1.83	19.07	17.26	40.39	40.89	35.33	40.02	1.98	14.12	40.65	43.24
Limited-Scope Review:														
Bloomington, IN	27	0.97	2.46	0.00	11.88	0.00	51.77	44.44	33.89	55.56	1.99	11.98	46.97	39.06
Columbus, IN	64	2.31	0.00	0.00	9.60	12.50	71.07	62.50	19.33	25.00	0.00	10.62	68.40	20.99
Elkhart-Goshen, IN	90	3.25	0.00	0.00	13.11	12.22	55.62	47.78	31.27	40.00	0.00	10.60	53.94	35.47
Fort Wayne, IN	464	16.73	4.59	1.51	19.89	15.73	43.98	45.04	31.53	37.72	1.20	14.80	43.02	40.98
Kokomo, IN 2014-2016	64	2.31	0.00	0.00	25.42	18.75	36.06	34.38	38.52	46.88	0.00	17.52	36.37	46.11
Lafayette-West Lafayette, IN	22	0.79	0.88	0.00	23.59	18.18	51.10	54.55	24.43	27.27	1.58	20.53	53.94	23.96
Michigan City-La Porte, IN	238	8.58	0.00	0.00	20.33	14.29	59.64	61.76	20.03	23.95	0.00	20.00	59.04	20.96
South Bend-Mishawaka, IN	213	7.68	2.22	0.47	21.95	17.37	37.41	39.91	38.43	42.25	0.84	17.75	37.69	43.72
Indiana Non-Metro 2014-2016	444	16.01	0.00	0.00	6.35	9.23	73.97	61.71	19.68	29.05	0.00	5.69	70.77	23.54

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	726	50.70	5.21	5.23	19.07	19.83	40.39	44.21	35.33	30.72	2.01	13.21	41.39	43.40
Limited-Scope Review:														
Bloomington, IN	7	0.49	2.46	0.00	11.88	14.29	51.77	71.43	33.89	14.29	3.25	12.64	51.26	32.85
Columbus, IN	30	2.09	0.00	0.00	9.60	16.67	71.07	66.67	19.33	16.67	0.00	10.53	66.32	23.16
Elkhart-Goshen, IN	28	1.96	0.00	0.00	13.11	25.00	55.62	39.29	31.27	35.71	0.00	10.28	46.53	43.19
Fort Wayne, IN	228	15.92	4.59	3.95	19.89	24.12	43.98	46.49	31.53	25.44	3.24	17.55	45.14	34.06
Kokomo, IN 2014-2016	25	1.75	0.00	0.00	25.42	12.00	36.06	44.00	38.52	44.00	0.00	25.88	38.82	35.29
Lafayette-West Lafayette, IN	7	0.49	0.88	0.00	23.59	42.86	51.10	42.86	24.43	14.29	2.50	18.75	56.25	22.50
Michigan City-La Porte, IN	64	4.47	0.00	0.00	20.33	17.19	59.64	65.63	20.03	17.19	0.00	18.18	65.61	16.21
South Bend-Mishawaka, IN	66	4.61	2.22	0.00	21.95	21.21	37.41	36.36	38.43	42.42	0.66	17.27	38.98	43.09
Indiana Non-Metro 2014-2016	251	17.53	0.00	0.00	6.35	9.56	73.97	69.32	19.68	21.12	0.00	4.13	72.86	23.01

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	2,233	41.39	5.21	3.00	19.07	17.29	40.39	41.24	35.33	38.47	1.73	10.99	36.22	51.05
Limited-Scope Review:														
Bloomington, IN	39	0.72	2.46	2.56	11.88	10.26	51.77	71.79	33.89	15.38	2.09	8.63	49.60	39.69
Columbus, IN	141	2.61	0.00	0.00	9.60	11.35	71.07	69.50	19.33	19.15	0.00	4.99	66.79	28.22
Elkhart-Goshen, IN	160	2.97	0.00	0.00	13.11	7.50	55.62	61.88	31.27	30.63	0.00	8.21	51.16	40.63
Fort Wayne, IN	1,359	25.19	4.59	1.47	19.89	16.26	43.98	48.34	31.53	33.92	0.99	12.29	42.44	44.28
Kokomo, IN 2014-2016	68	1.26	0.00	0.00	25.42	27.94	36.06	30.88	38.52	41.18	0.00	14.72	35.72	49.56
Lafayette-West Lafayette, IN	44	0.82	0.88	2.27	23.59	20.45	51.10	54.55	24.43	22.73	1.19	16.95	55.21	26.66
Michigan City-La Porte, IN	358	6.64	0.00	0.00	20.33	16.20	59.64	61.17	20.03	22.63	0.00	14.24	63.19	22.57
South Bend-Mishawaka, IN	379	7.03	2.22	0.26	21.95	12.66	37.41	35.36	38.43	51.72	1.10	12.67	36.12	50.11
Indiana Non-Metro 2014-2016	614	11.38	0.00	0.00	6.35	8.63	73.97	67.10	19.68	24.27	0.00	4.00	72.15	23.85

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	9	60	12.64	11.11	41.52	33.33	29.81	33.33	16.03	22.22	15.52	24.14	34.48	25.86
Limited-Scope Review:														
Bloomington, IN	2	13.33	16.91	50.00	25.54	0.00	33.60	50.00	23.94	0.00	21.05	15.79	42.11	21.05
Columbus, IN	0	0.00	0.00	0.00	31.05	0.00	49.28	0.00	19.68	0.00	0.00	62.50	37.50	0.00
Elkhart-Goshen, IN	0	0.00	0.00	0.00	25.73	0.00	69.00	0.00	5.27	0.00	0.00	25.00	75.00	0.00
Fort Wayne, IN	3	20.00	9.92	0.00	53.69	0.00	25.80	33.33	10.59	66.67	5.26	36.84	42.11	15.79
Kokomo, IN 2014-2016	0	0.00	0.00	0.00	45.39	0.00	33.51	0.00	21.11	0.00	0.00	0.00	100.00	0.00
Lafayette-West Lafayette, IN	0	0.00	18.39	0.00	41.01	0.00	23.66	0.00	16.93	0.00	25.64	43.59	15.38	15.38
Michigan City-La Porte, IN	0	0.00	0.00	0.00	36.25	0.00	52.37	0.00	11.37	0.00	0.00	0.00	80.00	20.00
South Bend-Mishawaka, IN	1	6.67	8.23	0.00	47.06	100.00	34.23	0.00	10.49	0.00	0.00	46.15	46.15	7.69
Indiana Non-Metro 2014-2016	0	0.00	0.00	0.00	17.55	0.00	69.41	0.00	13.04	0.00	0.00	29.17	66.67	4.17

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	9,030	57.67	5.57	7.53	19.95	22.93	39.02	36.57	35.45	32.97	5.00	16.56	37.30	41.13
Limited-Scope Review:														
Bloomington, IN	73	0.47	7.75	1.37	13.22	15.07	50.20	65.75	28.83	17.81	6.76	12.11	48.54	32.60
Columbus, IN	302	1.92	0.00	0.00	26.69	25.50	55.88	61.26	17.43	13.25	0.00	23.89	59.12	16.99
Elkhart-Goshen, IN	405	2.59	0.00	0.00	17.15	18.27	54.83	58.77	28.03	22.96	0.00	13.77	55.63	30.61
Fort Wayne, IN	2,776	17.73	9.22	10.05	24.38	27.09	37.76	39.05	28.30	23.81	8.31	21.05	37.93	32.71
Kokomo, IN 2014-2016	126	0.80	0.00	0.00	37.79	46.03	32.10	30.16	30.11	23.81	0.00	34.44	32.35	33.21
Lafayette-West Lafayette, IN	67	0.43	6.74	4.48	40.18	53.73	34.16	8.96	18.33	32.84	6.06	35.62	40.61	17.70
Michigan City-La Porte, IN	336	2.15	0.00	0.00	29.40	32.14	55.77	48.81	14.84	19.05	0.00	26.74	56.63	16.63
South Bend-Mishawaka, IN	1,190	7.60	8.27	5.21	24.91	25.38	34.60	37.14	32.22	32.27	5.95	21.61	34.71	37.73
Indiana Non-Metro 2014-2016	1,352	8.63	0.00	0.00	9.85	9.17	71.77	71.89	18.38	18.93	0.00	8.10	70.58	21.32

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: INDIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	181	21.57	2.52	0.00	10.49	3.87	56.75	75.14	30.21	20.99	0.73	3.11	80.44	15.72
Limited-Scope Review:														
Bloomington, IN	0	0.00	1.85	0.00	4.17	0.00	71.30	0.00	22.69	0.00	0.00	7.14	50.00	42.86
Columbus, IN	32	3.80	0.00	0.00	5.26	0.00	83.33	100.00	11.40	0.00	0.00	0.00	89.13	10.87
Elkhart-Goshen, IN	6	0.72	0.00	0.00	4.87	0.00	47.17	0.00	47.95	100.00	0.00	0.00	45.33	54.67
Fort Wayne, IN	394	46.96	1.89	0.00	9.10	1.52	55.23	65.23	33.78	33.25	0.00	1.88	66.77	31.35
Kokomo, IN 2014-2016	8	0.95	0.00	0.00	6.84	0.00	26.62	75.00	66.54	25.00	0.00	2.70	17.12	80.18
Lafayette-West Lafayette, IN	1	0.12	0.47	0.00	10.77	0.00	75.18	100.00	13.58	0.00	0.00	2.20	90.11	7.69
Michigan City-La Porte, IN	33	3.93	0.00	0.00	7.38	0.00	75.68	54.55	16.94	45.45	0.00	0.84	78.15	21.01
South Bend-Mishawaka, IN	6	0.72	1.13	0.00	10.41	0.00	43.21	100.00	45.25	0.00	0.84	0.84	50.42	47.90
Indiana Non-Metro 2014-2016	178	21.22	0.00	0.00	2.23	0.00	71.28	87.64	26.49	12.36	0.00	0.09	71.52	28.39

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	1,147	41.36	21.16	13.23	17.32	29.07	20.62	23.67	40.89	34.02	9.50	24.24	23.64	42.63
Limited-Scope Review:														
Bloomington, IN	27	0.97	20.69	7.41	16.51	25.93	20.36	3.70	42.44	62.96	8.81	22.25	23.81	45.13
Columbus, IN	64	2.31	18.65	16.39	19.27	31.15	23.45	22.95	38.63	29.51	11.94	26.26	24.44	37.36
Elkhart-Goshen, IN	90	3.25	17.81	16.85	19.19	35.96	22.78	17.98	40.22	29.21	5.49	23.46	31.29	39.76
Fort Wayne, IN	464	16.73	19.07	20.95	18.63	29.05	23.22	21.85	39.08	28.15	11.40	26.22	24.99	37.39
Kokomo, IN 2014-2016	64	2.31	21.69	12.70	16.63	30.16	20.91	17.46	40.77	39.68	12.40	30.71	28.30	28.59
Lafayette-West Lafayette, IN	22	0.79	21.86	13.64	17.19	13.64	21.12	36.36	39.82	36.36	13.47	23.75	24.03	38.76
Michigan City-La Porte, IN	238	8.58	20.48	13.56	18.87	31.36	21.43	27.12	39.22	27.97	11.21	25.69	27.15	35.95
South Bend-Mishawaka, IN	213	7.68	20.35	13.04	18.06	28.50	20.94	23.19	40.65	35.27	8.32	23.97	26.28	41.43
Indiana Non-Metro 2014-2016	444	16.01	16.46	10.02	19.21	32.35	23.72	28.47	40.61	29.16	9.53	30.73	27.29	32.45

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: INDIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	726	50.70	21.16	12.83	17.32	24.41	20.62	26.21	40.89	36.55	7.76	16.69	22.19	53.36
Limited-Scope Review:														
Bloomington, IN	7	0.49	20.69	14.29	16.51	42.86	20.36	14.29	42.44	28.57	11.44	22.14	25.09	41.33
Columbus, IN	30	2.09	18.65	3.33	19.27	26.67	23.45	26.67	38.63	43.33	7.49	20.32	24.60	47.59
Elkhart-Goshen, IN	28	1.96	17.81	0.00	19.19	7.14	22.78	21.43	40.22	71.43	5.41	17.57	25.68	51.35
Fort Wayne, IN	228	15.92	19.07	16.23	18.63	26.32	23.22	19.74	39.08	37.72	7.93	23.59	23.91	44.57
Kokomo, IN 2014-2016	25	1.75	21.69	8.00	16.63	28.00	20.91	20.00	40.77	44.00	10.39	25.97	37.66	25.97
Lafayette-West Lafayette, IN	7	0.49	21.86	0.00	17.19	42.86	21.12	42.86	39.82	14.29	8.64	21.82	26.82	42.73
Michigan City-La Porte, IN	64	4.47	20.48	12.50	18.87	26.56	21.43	32.81	39.22	28.13	10.13	20.68	30.38	38.82
South Bend-Mishawaka, IN	66	4.61	20.35	13.64	18.06	25.76	20.94	18.18	40.65	42.42	7.41	20.46	24.69	47.44
Indiana Non-Metro 2014-2016	251	17.53	16.46	9.16	19.21	18.73	23.72	30.28	40.61	41.83	8.77	20.95	27.76	42.51

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Indianapolis-Carmel-Anderson, IN 2014-2016	2,233	41.39	21.16	15.03	17.32	24.05	20.62	25.24	40.89	35.67	6.69	16.04	22.09	55.18
Limited-Scope Review:														
Bloomington, IN	39	0.72	20.69	10.26	16.51	23.08	20.36	17.95	42.44	48.72	8.49	17.99	21.73	51.79
Columbus, IN	141	2.61	18.65	16.43	19.27	25.00	23.45	19.29	38.63	39.29	8.02	20.91	20.26	50.81
Elkhart-Goshen, IN	160	2.97	17.81	8.23	19.19	19.62	22.78	23.42	40.22	48.73	5.54	16.22	24.69	53.55
Fort Wayne, IN	1,359	25.19	19.07	13.44	18.63	24.57	23.22	25.54	39.08	36.45	7.61	18.12	24.29	49.98
Kokomo, IN 2014-2016	68	1.26	21.69	9.23	16.63	21.54	20.91	23.08	40.77	46.15	11.17	23.14	25.73	39.97
Lafayette-West Lafayette, IN	44	0.82	21.86	13.95	17.19	20.93	21.12	20.93	39.82	44.19	8.53	20.44	25.72	45.31
Michigan City-La Porte, IN	358	6.64	20.48	12.43	18.87	25.99	21.43	25.99	39.22	35.59	9.89	16.17	24.89	49.04
South Bend-Mishawaka, IN	379	7.03	20.35	9.12	18.06	16.35	20.94	28.15	40.65	46.38	6.68	14.67	24.01	54.64
Indiana Non-Metro 2014-2016	614	11.38	16.46	11.99	19.21	20.69	23.72	27.91	40.61	39.41	8.76	18.88	25.76	46.59

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Indianapolis-Carmel-Anderson, IN 2014-2016	9,030	57.59	81.58	61.24	89.09	5.98	4.93	33,332	13,056
Limited-Scope Review:									
Bloomington, IN	73	0.47	81.65	43.84	79.45	10.96	9.59	1,810	626
Columbus, IN	302	1.93	76.65	60.60	86.09	9.93	3.97	1,142	429
Elkhart-Goshen, IN	405	2.58	78.30	60.25	79.51	8.40	12.10	2,908	976
Fort Wayne, IN	2,800	17.86	79.99	60.32	87.04	5.82	7.14	6,995	2,868
Kokomo, IN 2014-2016	126	0.80	79.86	78.57	96.83	0.00	3.17	828	365
Lafayette-West Lafayette, IN	67	0.43	79.98	44.78	74.63	2.99	22.39	1,893	770
Michigan City-La Porte, IN	336	2.14	79.83	67.56	87.20	8.33	4.46	1,427	599
South Bend-Mishawaka, IN	1,190	7.59	79.12	66.97	89.83	6.13	4.03	4,187	1,710
Indiana Non-Metro 2014-2016	1,352	8.62	79.71	66.86	93.34	3.92	2.74	5,693	2,682

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.56% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: INDIANA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Indianapolis-Carmel-Anderson, IN 2014-2016	181	21.57	96.45	67.96	59.12	16.57	24.31	553	329
Limited-Scope Review:									
Bloomington, IN	0	0.00	97.69	0.00	0.00	0.00	0.00	15	8
Columbus, IN	32	3.81	97.81	87.50	68.75	9.38	21.88	46	27
Elkhart-Goshen, IN	6	0.72	98.05	83.33	100.00	0.00	0.00	76	41
Fort Wayne, IN	394	46.96	97.12	81.47	57.61	27.92	14.47	319	181
Kokomo, IN 2014-2016	8	0.95	98.86	100.00	62.50	37.50	0.00	111	69
Lafayette-West Lafayette, IN	1	0.12	97.42	100.00	0.00	100.00	0.00	91	34
Michigan City-La Porte, IN	33	3.93	96.45	69.70	33.33	42.42	24.24	119	76
South Bend-Mishawaka, IN	6	0.72	96.15	100.00	50.00	50.00	0.00	119	91
Indiana Non-Metro 2014-2016	178	21.22	97.55	74.16	62.36	25.28	12.36	1,120	730

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 8.90% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Indianapolis-Carmel-Anderson, IN	6	6,774	287	88,571	293	95,344	71.14	0	0
Limited-Scope Review:									
Bloomington, IN	0	0	3	4,903	3	4,903	3.66	0	0
Columbus, IN	0	0	4	536	4	536	0.40	0	0
Elkhart-Goshen, IN	0		18	167	18	167	0.12	0	0
Fort Wayne, IN	4	2,242	108	10,874	112	13,118	9.79	1	500
Kokomo, IN	0	0	5	339	5	339	0.25	0	0
Lafayette-West Lafayette, IN	0	0	2	9,151	2	9,151	6.83	0	0
Michigan City-La Porte, IN	0	0	20	568	20	568	0.42	0	0
South Bend-Mishawaka, IN	3	2,247	46	1,077	49	3,325	2.48	0	0
Indiana Non-Metro	5	1,502	30	5,034	35	6,536	4.88	0	0
Indiana State/Regional	0	0	2	30	2	30	0.02	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Indianapolis-Carmel-Anderson, IN	77.76	66	60.55	6.06	31.82	34.85	27.27	1	17	-1	-6	-6	-3	8.24	23.84	36.98	30.75
Limited-Scope Review:																	
Bloomington, IN	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	16.38	14.47	42.41	26.74
Columbus, IN	0.86	2	1.83	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	15.52	67.10	17.38
Elkhart-Goshen, IN	0.44	2	1.83	0.00	50.00	50.00	0.00	0	1	0	-1	0	0	0.00	17.02	53.84	29.14
Fort Wayne, IN	7.66	13	11.93	7.69	46.15	23.08	23.08	0	7	-1	-2	-4	0	7.72	24.57	39.52	28.03
Kokomo, IN	1.13	3	2.75	0.00	66.67	0.00	33.33	0	0	0	0	0	0	0.00	32.05	32.49	35.46
Lafayette-West Lafayette, IN	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	7.42	26.27	41.93	18.51
Michigan City-La Porte, IN	1.58	2	1.83	0.00	0.00	100.00	0.00	0	2	0	-1	-1	0	0.00	24.81	58.91	16.28
South Bend-Mishawaka, IN	3.33	6	5.50	16.67	33.33	16.67	33.33	0	2	0	-1	0	-1	4.59	27.75	36.27	31.40
Indiana Non-Metro	7.25	15	13.76	0.00	20.00	66.67	13.33	0	6	0	0	-5	-1	0.00	8.35	73.15	18.50

Table 1. Lending Volume

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Lexington-Fayette, KY	52.86	1,953	331,402	2,974	202,687	4	741	7	12,758	4,938	547,588	47.63
Limited-Scope Review:												
Bowling Green, KY	10.39	416	49,923	529	32,466	26	2,022	0	0	971	84,411	10.00
Elizabethtown-Fort Knox, KY	9.93	511	48,649	407	28,088	5	20	5	2,253	928	79,010	8.28
Owensboro, KY	9.30	465	44,470	389	25,770	11	1,180	4	2,050	869	73,470	6.96
Kentucky Non-Metro 2014-2016	17.51	664	60,692	944	42,397	19	1,335	9	30,584	1,636	135,008	27.13
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	10	95,793	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Lexington-Fayette, KY	52.86	13	3,043	13	3,043	0	0	0	0	0	0	0	0	47.63
Limited-Scope Review:														
Bowling Green, KY	10.39	4	835	4	835	0	0	0	0	0	0	0	0	10.00
Elizabethtown-Fort Knox, KY	9.93	2	170	2	170	0	0	0	0	0	0	0	0	8.28
Owensboro, KY	9.30	0	0	0	0	0	0	0	0	0	0	0	0	6.96
Kentucky Non-Metro 2014-2016	17.51	1	75	1	75	0	0	0	0	0	0	0	0	27.13

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	489	49.64	4.13	2.66	19.75	14.11	40.87	43.76	35.24	39.47	3.28	16.18	40.56	39.99
Limited-Scope Review:														
Bowling Green, KY	89	9.14	3.93	3.37	3.32	0.00	45.18	32.58	47.56	64.04	3.45	3.13	40.35	53.07
Elizabethtown-Fort Knox, KY	65	6.60	0.00	0.00	9.15	3.08	63.02	70.77	27.82	26.15	0.00	8.91	61.51	29.58
Owensboro, KY	155	15.74	2.61	1.94	8.19	9.68	65.25	61.94	23.94	26.45	2.33	8.74	63.91	25.03
Kentucky Non-Metro 2014-2016	187	18.98	2.90	2.14	10.57	16.04	41.83	39.04	44.70	42.78	0.58	6.70	38.17	54.55

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Lexington-Fayette, KY	205	36.16	4.13	2.93	19.75	20.49	40.87	43.41	35.24	33.17	4.31	17.09	38.90	39.70	
Limited-Scope Review:															
Bowling Green, KY	48	8.47	3.93	4.17	3.32	0.00	45.18	47.92	47.56	47.92	4.59	4.13	47.71	43.58	
Elizabethtown-Fort Knox, KY	106	18.69	0.00	0.00	9.15	10.38	63.02	68.87	27.82	20.75	0.00	11.45	59.64	28.92	
Owensboro, KY	60	10.58	2.61	3.33	8.19	6.67	65.25	66.67	23.94	23.33	2.73	8.74	57.92	30.60	
Kentucky Non-Metro 2014-2016	148	26.10	2.90	4.05	10.57	25.00	41.83	36.49	44.70	34.46	0.75	11.81	39.70	47.74	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	1,254	51.23	4.13	3.35	19.75	17.38	40.87	41.55	35.24	37.72	3.76	13.75	37.34	45.14
Limited-Scope Review:														
Bowling Green, KY	277	11.32	3.93	1.08	3.32	4.33	45.18	39.71	47.56	54.87	2.59	2.08	36.62	58.71
Elizabethtown-Fort Knox, KY	339	13.85	0.00	0.00	9.15	10.03	63.02	59.00	27.82	30.97	0.00	6.02	58.37	35.61
Owensboro, KY	250	10.21	2.61	1.20	8.19	8.00	65.25	66.40	23.94	24.40	1.87	6.39	61.89	29.86
Kentucky Non-Metro 2014-2016	328	13.40	2.90	3.05	10.57	19.51	41.83	44.21	44.70	33.23	0.65	5.89	36.10	57.35

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	5	62.50	15.40	0.00	39.51	20.00	26.11	0.00	18.98	80.00	11.96	39.13	26.09	22.83
Limited-Scope Review:														
Bowling Green, KY	2	25.00	18.54	50.00	0.93	0.00	65.39	0.00	15.14	50.00	11.36	2.27	68.18	18.18
Elizabethtown-Fort Knox, KY	0	0.00	0.00	0.00	18.08	0.00	61.69	0.00	20.23	0.00	0.00	23.53	35.29	41.18
Owensboro, KY	0	0.00	11.39	0.00	13.14	0.00	60.93	0.00	14.54	0.00	25.00	0.00	58.33	16.67
Kentucky Non-Metro 2014-2016	1	12.50	2.06	0.00	11.85	0.00	41.52	0.00	44.57	100.00	0.00	6.06	30.30	63.64

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Businesses**	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Scope Review:															
Lexington-Fayette, KY	2,974	56.72	6.86	10.19	22.80	21.59	38.33	39.17	32.01	29.05	7.69	18.75	37.79	35.78	
Limited-Scope Review:															
Bowling Green, KY	529	10.09	13.33	9.07	2.08	1.89	46.28	51.42	38.31	37.62	9.86	1.21	41.85	47.08	
Elizabethtown-Fort Knox, KY	407	7.76	0.00	0.00	14.90	14.25	54.12	57.49	30.72	28.26	0.00	12.13	58.88	28.99	
Owensboro, KY	389	7.42	11.55	12.85	10.94	9.77	54.06	54.50	23.45	22.88	9.85	11.73	55.56	22.85	
Kentucky Non-Metro 2014-2016	944	18.00	0.95	2.22	10.80	21.08	46.28	54.87	41.98	21.82	0.67	10.66	44.77	43.90	

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms** *	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	4	6.15	3.02	0.00	12.89	0.00	47.50	25.00	36.58	75.00	0.83	4.96	50.41	43.80
Limited-Scope Review:														
Bowling Green, KY	26	40.00	2.07	0.00	1.30	0.00	53.89	100.00	42.75	0.00	1.23	2.47	60.49	35.80
Elizabethtown-Fort Knox, KY	5	7.69	0.00	0.00	5.63	0.00	67.19	100.00	27.19	0.00	0.00	0.00	85.11	14.89
Owensboro, KY	11	16.92	1.09	0.00	2.99	0.00	71.20	81.82	24.73	18.18	0.42	0.42	87.39	11.76
Kentucky Non-Metro 2014-2016	19	29.23	0.76	15.79	6.21	15.79	34.73	47.37	58.30	21.05	0.85	5.98	35.90	57.26

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	489	49.64	22.88	11.13	16.05	25.84	20.27	26.05	40.80	36.97	9.53	23.48	26.46	40.53
Limited-Scope Review:														
Bowling Green, KY	89	9.14	19.81	9.09	15.59	23.86	18.46	14.77	46.14	52.27	6.46	20.73	26.89	45.92
Elizabethtown-Fort Knox, KY	65	6.60	18.74	7.69	17.62	21.54	20.44	26.15	43.20	44.62	7.50	22.56	28.44	41.50
Owensboro, KY	155	15.74	20.33	11.11	16.13	22.22	24.01	24.84	39.54	41.83	9.71	26.95	27.81	35.54
Kentucky Non-Metro 2014-2016	187	18.98	21.20	2.19	14.77	14.75	17.79	29.51	46.24	53.55	3.77	17.19	27.81	51.23

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	205	36.16	22.88	9.76	16.05	18.05	20.27	26.34	40.80	45.85	10.38	18.57	22.66	48.39
Limited-Scope Review:														
Bowling Green, KY	48	8.47	19.81	8.33	15.59	14.58	18.46	29.17	46.14	47.92	9.14	22.34	21.83	46.70
Elizabethtown-Fort Knox, KY	106	18.69	18.74	17.92	17.62	20.75	20.44	28.30	43.20	33.02	13.73	16.99	24.18	45.10
Owensboro, KY	60	10.58	20.33	6.67	16.13	23.33	24.01	35.00	39.54	35.00	7.32	29.27	25.00	38.41
Kentucky Non-Metro 2014-2016	148	26.10	21.20	3.38	14.77	15.54	17.79	26.35	46.24	54.73	4.12	15.93	19.51	60.44

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: KENTUCKY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Lexington-Fayette, KY	1,254	51.20	22.88	10.99	16.05	23.53	20.27	23.94	40.80	41.53	8.04	16.81	24.53	50.62
Limited-Scope Review:														
Bowling Green, KY	277	11.31	19.81	8.70	15.59	23.55	18.46	31.52	46.14	36.23	6.83	17.71	22.77	52.70
Elizabethtown-Fort Knox, KY	340	13.88	18.74	10.71	17.62	18.75	20.44	29.17	43.20	41.37	7.15	15.60	25.68	51.57
Owensboro, KY	250	10.21	20.33	9.80	16.13	17.96	24.01	34.29	39.54	37.96	9.24	18.85	25.97	45.94
Kentucky Non-Metro 2014-2016	328	13.39	21.20	6.79	14.77	17.28	17.79	26.85	46.24	49.07	3.51	12.74	19.61	64.13

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Lexington-Fayette, KY	2,974	56.72	82.52	62.41	88.23	6.86	4.91	9,300	4,261
Limited-Scope Review:									
Bowling Green, KY	529	10.09	80.44	69.57	90.93	6.05	3.02	2,168	1,082
Elizabethtown-Fort Knox, KY	407	7.76	80.74	64.86	91.15	5.65	3.19	899	405
Owensboro, KY	389	7.42	78.87	67.61	86.12	10.28	3.60	1,661	761
Kentucky Non-Metro 2014-2016	944	18.00	80.15	71.29	94.70	3.18	2.12	3,633	1,712

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.21% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Lexington-Fayette, KY	4	6.15	94.88	25.00	25.00	50.00	25.00	247	168
Limited-Scope Review:									
Bowling Green, KY	26	40.00	98.70	57.69	80.77	19.23	0.00	81	43
Elizabethtown-Fort Knox, KY	5	7.69	97.19	60.00	100.00	0.00	0.00	47	1
Owensboro, KY	11	16.92	98.64	90.91	54.55	36.36	9.09	238	143
Kentucky Non-Metro 2014-2016	19	29.23	98.61	68.42	84.21	15.79	0.00	117	39

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 30.43% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KENTUCKY				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)	
Full-Scope Review:										
Lexington-Fayette, KY	1	160	114	4,898	115	5,058	13.81	0	0	
Limited-Scope Review:										
Bowling Green, KY	1	1,587	10	597	11	2,184	5.96	0	0	
Elizabethtown-Fort Knox, KY	0	0	9	4,697	9	4,697	12.82	0	0	
Owensboro, KY	1	1,120	16	460	17	1,580	4.31	0	0	
Kentucky Non-Metro	0	0	55	20,584	55	20,584	56.20	0	0	
Kentucky State/Regional	1	422	2	2,100	3	2,522	6.89	0	0	

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Lexington-Fayette, KY	47.63	14	42.42	7.14	35.71	42.86	14.29	1	5	-1	-3	0	0	9.01	24.63	36.85	29.50
Limited-Scope Review:																	
Bowling Green, KY	10.00	3	9.09	0.00	0.00	100.00	0.00	0	2	-1	0	-1	0	13.02	3.86	45.68	37.44
Elizabethtown-Fort Knox, KY	8.28	2	6.06	0.00	50.00	50.00	0.00	0	2	0	-1	-1	0	0.00	9.46	62.57	26.52
Owensboro, KY	6.96	2	6.06	0.00	0.00	100.00	0.00	0	2	-1	0	-1	0	5.65	11.04	62.87	20.45
Kentucky Non-Metro	27.13	12	36.36	0.00	25.00	41.67	33.33	0	3	-1	-1	-1	0	4.11	15.31	42.33	38.25

Table 1. Lending Volume

LENDING VOLUME												
Geography: MARYLAND												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Baltimore-Columbia-Towson, MD	89.76	9,144	2,302,648	14,952	1,469,229	117	17,820	62	210,433	24275	4,000,130	87.16
Limited-Scope Review:												
California-Lexington Park, MD 2014-2016	3.08	246	39,874	576	36,656	8	508	2	300	832	77,338	5.15
Hagerstown-Martinsburg, MD	4.02	572	82,062	515	33,741	1	200	0	0	1088	116,003	2.43
Maryland Non-Metro 2014-2016	3.14	202	39,048	574	44,435	71	9,711	3	625	850	93,819	5.25

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: MARYLAND														
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016														
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	89.76	131	27,111	131	27,111	0	0	0	0	0	0	0	0	87.16
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	3.08	2	221	2	221	0	0	0	0	0	0	0	0	5.15
Hagerstown-Martinsburg, MD	4.02	7	1,310	7	1,310	0	0	0	0	0	0	0	0	2.43
Maryland Non-Metro 2014-2016	3.14	7	1,883	7	1,883	0	0	0	0	0	0	0	0	5.25

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MARYLAND						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	2,096	90.85	5.64	3.39	16.61	12.69	38.99	41.94	38.76	41.98	3.92	14.80	41.15	40.12
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	31	1.34	3.06	3.23	4.37	6.45	77.53	61.29	15.04	29.03	3.24	3.77	70.09	22.90
Hagerstown-Martinsburg, MD	123	5.33	1.49	0.81	13.28	13.01	51.66	58.54	33.57	27.64	1.05	14.38	51.87	32.70
Maryland Non-Metro 2014-2016	57	2.47	0.00	0.00	4.27	1.75	57.45	59.65	38.28	38.60	0.00	3.43	62.23	34.34

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MARYLAND						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	1,126	83.59	5.64	1.95	16.61	7.82	38.99	38.72	38.76	51.51	4.41	14.25	39.67	41.67
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	71	5.27	3.06	0.00	4.37	2.82	77.53	85.92	15.04	11.27	2.11	3.80	80.59	13.50
Hagerstown-Martinsburg, MD	90	6.68	1.49	1.11	13.28	6.67	51.66	63.33	33.57	28.89	1.89	11.32	54.25	32.55
Maryland Non-Metro 2014-2016	60	4.45	0.00	0.00	4.27	5.00	57.45	58.33	38.28	36.67	0.00	1.89	66.04	32.08

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MARYLAND						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	5,900	90.97	5.64	2.85	16.61	10.95	38.99	38.75	38.76	47.46	2.50	11.20	38.83	47.47
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	144	2.22	3.06	6.25	4.37	4.86	77.53	75.69	15.04	13.19	2.66	4.60	72.25	20.49
Hagerstown-Martinsburg, MD	357	5.50	1.49	1.68	13.28	9.24	51.66	50.42	33.57	38.66	0.76	9.76	54.32	35.16
Maryland Non-Metro 2014-2016	85	1.31	0.00	0.00	4.27	1.18	57.45	45.88	38.28	52.94	0.00	1.71	55.01	43.27

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:																
Baltimore-Columbia-Towson, MD	22	91.67	14.31	9.09	28.48	13.64	35.91	54.55	21.30	22.73	20.77	21.86	33.88	23.50		
Limited-Scope Review:																
California-Lexington Park, MD 2014-2016	0	0.00	18.02	0.00	27.79	0.00	46.67	0.00	7.53	0.00	0.00	16.67	50.00	33.33		
Hagerstown-Martinsburg, MD	2	8.33	14.35	50.00	35.61	50.00	30.34	0.00	19.70	0.00	14.71	35.29	26.47	23.53		
Maryland Non-Metro 2014-2016	0	0.00	0.00	0.00	7.76	0.00	78.93	0.00	13.31	0.00	0.00	0.00	75.00	25.00		

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MARYLAND								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	14,939	89.97	6.94	4.97	13.89	13.75	37.74	35.42	41.18	45.86	5.28	11.87	37.03	45.83
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	576	3.47	6.07	4.86	7.22	3.47	71.96	74.48	14.76	17.19	5.36	4.70	73.92	16.02
Hagerstown-Martinsburg, MD	515	3.10	6.76	8.74	19.01	15.34	45.28	46.02	28.79	29.90	5.86	14.66	47.61	31.87
Maryland Non-Metro 2014-2016	574	3.46	0.00	0.00	3.58	3.48	62.09	58.89	34.33	37.63	0.00	3.28	59.44	37.28

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MARYLAND				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	117	59.39	1.84	0.00	7.08	7.69	41.38	59.83	49.68	32.48	0.38	4.23	47.69	47.69
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	8	4.06	1.62	0.00	0.54	0.00	79.46	12.50	18.38	87.50	0.00	10.00	60.00	30.00
Hagerstown-Martinsburg MD	1	0.51	0.74	0.00	6.45	0.00	61.29	0.00	31.51	100.00	0.00	1.92	73.08	25.00
Maryland Non-Metro 2014-2016	71	36.04	0.00	0.00	2.83	2.82	60.00	83.10	37.17	14.08	0.00	4.26	50.00	45.74

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	2,096	90.85	21.42	10.40	17.32	27.75	20.96	24.30	40.31	37.56	9.03	24.70	25.89	40.39
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	31	1.34	19.62	10.00	17.60	30.00	23.89	33.33	38.89	26.67	9.04	28.09	28.85	34.02
Hagerstown-Martinsburg, MD	123	5.33	19.40	6.61	18.61	29.75	20.85	28.93	41.14	34.71	7.36	26.26	27.99	38.39
Maryland Non-Metro 2014-2016	57	2.47	16.90	11.32	15.33	18.87	23.06	16.98	44.72	52.83	7.11	18.43	23.57	50.89

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	1,126	83.59	21.42	12.14	17.32	21.70	20.96	25.71	40.31	40.45	9.67	19.70	23.88	46.75
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	71	5.27	19.62	16.90	17.60	14.08	23.89	39.44	38.89	29.58	9.78	16.00	27.56	46.67
Hagerstown-Martinsburg, MD	90	6.68	19.40	3.33	18.61	20.00	20.85	35.56	41.14	41.11	13.93	21.89	17.91	46.27
Maryland Non-Metro 2014-2016	60	4.45	16.90	6.67	15.33	23.33	23.06	20.00	44.72	50.00	8.67	16.00	20.67	54.67

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Baltimore-Columbia-Towson, MD	5,900	90.97	21.42	10.73	17.32	18.80	20.96	25.07	40.31	45.40	6.82	16.38	24.28	52.52
Limited-Scope Review:														
California-Lexington Park, MD 2014-2016	144	2.22	19.62	11.43	17.60	20.71	23.89	30.00	38.89	37.86	7.06	17.01	31.30	44.62
Hagerstown-Martinsburg, MD	357	5.50	19.40	11.43	18.61	22.00	20.85	25.43	41.14	41.14	7.26	18.18	21.94	52.62
Maryland Non-Metro 2014-2016	85	1.31	16.90	4.71	15.33	23.53	23.06	21.18	44.72	50.59	6.95	14.27	22.90	55.88

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MARYLAND			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Baltimore-Columbia-Towson, MD	14,952	89.98	83.59	52.86	81.25	8.70	10.05	59,346	28,291
Limited-Scope Review:									
California-Lexington Park, MD 2014-2016	576	3.47	81.24	59.20	87.50	7.99	4.51	1,396	684
Hagerstown-Martinsburg, MD	515	3.10	79.94	57.86	92.04	3.50	4.47	2,534	1,152
Maryland Non-Metro 2014-2016	574	3.45	82.56	54.18	85.89	8.36	5.75	1,914	871

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.53% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MARYLAND			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Baltimore-Columbia-Towson, MD	117	59.39	94.72	58.12	53.85	26.50	19.66	261	71
Limited-Scope Review:									
California-Lexington Park, MD 2014-2016	8	4.06	96.22	75.00	75.00	25.00	0.00	20	10
Hagerstown-Martinsburg, MD	1	0.51	97.77	0.00	0.00	100.00	0.00	52	20
Maryland Non-Metro 2014-2016	71	36.04	96.38	49.30	59.15	30.99	9.86	94	17

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 22.88% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MARYLAND				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Baltimore-Columbia-Towson, MD	12	10,826	435	70,002	447	80,828	69.62	1	2,000
Limited-Scope Review:									
California-Lexington Park, MD	0	0	14	1,513	14	1,513	1.30	0	0
Hagerstown-Martinsburg, MD	0	0	9	825	9	825	0.71	0	0
Maryland Non-Metro	0	0	29	945	29	95	0.08	0	0
Maryland State/Regional	0	0	4	32,843	4	32,843	28.29	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: MARYLAND				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Baltimore-Columbia-Towson, MD	87.23	97	85.84	7.22	11.34	32.99	47.42	11	14	2	2	-3	-5	10.61	20.58	35.55	32.75
Limited-Scope Review:																	
California-Lexington Park, MD	5.12	6	5.31	16.67	0.00	83.33	0.00	1	1	0	0	1	-1	4.48	8.23	71.89	15.40
Hagerstown-Martinsburg, MD	2.42	4	3.54	0.00	25.00	75.00	0.00	0	1	0	0	-1	0	3.63	17.72	46.35	28.12
Maryland Non-Metro	5.22	6	5.31	0.00	16.67	66.67	16.67	0	6	0	-1	-4	-1	0.00	5.31	61.51	33.18

Table 1. Lending Volume

LENDING VOLUME												
Geography: MICHIGAN												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Detroit-Warren-Dearborn, MI	54.04	12,956	2,198,900	22,675	2,002,979	21	2,556	33	231,163	35685	4,435,598	68.18
Limited-Scope Review:												
Ann Arbor, MI	5.32	1,436	282,670	2,073	138,713	5	135	2	8,479	3516	429,997	4.44
Battle Creek, MI	1.13	276	26,703	462	47,632	8	2,125	1	2,000	747	78,460	0.47
Bay City, MI	1.98	339	26,711	962	76,269	6	400	0	0	1307	103,380	1.45
Flint, MI	2.34	544	57,586	973	126,863	26	3,725	3	6,300	1546	194,474	0.54
Grand Rapids-Wyoming, MI 2014-2016	5.64	1,389	212,410	2,307	214,094	20	4,875	7	20,558	3723	451,937	3.71
Jackson, MI	0.63	198	22,651	217	18,011	0	0	1	600	416	41,262	0.11
Kalamazoo-Portage, MI	6.90	1,495	191,744	3,012	236,508	44	4,734	3	1,325	4554	434,311	5.73
Lansing-East Lansing, MI	7.12	1,392	184,597	3,294	274,777	14	1,989	2	1,750	4702	463,113	4.36
Midland, MI 2014-2016	0.39	77	8,129	175	10,581	3	90	0	0	255	18,800	0.19
Monroe, MI	1.86	776	87,035	451	27,257	2	200	0	0	1229	114,492	0.96
Muskegon, MI	3.76	1,049	97,951	1,421	102,548	9	1,939	3	4,206	2482	206,644	2.08
Saginaw, MI	2.60	458	43,275	1,211	97,806	44	4,420	1	500	1714	146,001	1.68
Michigan Non-Metro 2014-2016	6.30	1,392	141,126	2,726	169,911	40	6,213	2	1,858	4160	319,108	6.09
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	6	27,855	6	27,855	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MICHIGAN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	54.04	77	26,950	77	26,950	0	0	0	0	0	0	0	0	68.18
Limited-Scope Review:														
Ann Arbor, MI	5.32	7	1,811	7	1,811	0	0	0	0	0	0	0	0	4.44
Battle Creek, MI	1.13	1	407	1	407	0	0	0	0	0	0	0	0	0.47
Bay City, MI	1.98	0	0	0	0	0	0	0	0	0	0	0	0	1.45
Flint, MI	2.34	6	1,105	6	1,105	0	0	0	0	0	0	0	0	0.54
Grand Rapids-Wyoming, MI 2014-2016	5.64	4	774	4	774	0	0	0	0	0	0	0	0	3.71
Jackson, MI	0.63	0	0	0	0	0	0	0	0	0	0	0	0	0.11
Kalamazoo-Portage, MI	6.90	23	5,412	23	5,412	0	0	0	0	0	0	0	0	5.73
Lansing-East Lansing, MI	7.12	12	3,607	12	3,607	0	0	0	0	0	0	0	0	4.36
Midland, MI 2014-2016	0.39	0	0	0	0	0	0	0	0	0	0	0	0	0.19
Monroe, MI	1.86	5	1,547	5	1,547	0	0	0	0	0	0	0	0	0.96
Muskegon, MI	3.76	2	200	2	200	0	0	0	0	0	0	0	0	2.08
Saginaw, MI	2.60	3	460	3	460	0	0	0	0	0	0	0	0	1.68
Michigan Non-Metro 2014-2016	6.30	8	984	8	984	0	0	0	0	0	0	0	0	6.09

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MICHIGAN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Detroit-Warren-Dearborn, MI	3,461	54.77	4.39	1.42	19.41	12.54	39.80	41.58	36.39	44.47	1.20	12.55	42.62	43.62	
Limited-Scope Review:															
Ann Arbor, MI	393	6.22	3.99	3.05	14.89	11.20	51.87	59.80	29.26	25.95	2.90	14.97	54.65	27.48	
Battle Creek, MI	68	1.08	4.91	0.00	22.42	13.24	38.92	30.88	33.75	55.88	0.72	19.19	34.91	45.17	
Bay City, MI	53	0.84	0.82	0.00	9.94	13.21	71.82	66.04	17.42	20.75	0.45	10.00	68.28	21.27	
Flint, MI	143	2.26	6.65	0.00	19.66	11.19	39.72	27.27	33.97	61.54	0.44	6.97	44.05	48.55	
Grand Rapids-Wyoming, MI 2014-2016	425	6.72	2.19	1.88	13.09	12.00	56.35	57.65	28.37	28.47	2.25	14.55	54.25	28.95	
Jackson, MI	64	1.01	6.37	3.13	10.04	6.25	54.72	53.13	28.87	37.50	3.15	9.20	57.18	30.48	
Kalamazoo-Portage, MI	378	5.98	3.62	1.85	13.53	16.40	56.20	50.00	26.66	31.75	1.39	11.53	54.98	32.10	
Lansing-East Lansing, MI	359	5.68	3.56	3.06	15.04	14.48	52.89	47.35	28.50	35.10	1.86	12.54	54.08	31.52	
Midland, MI 2014-2016	23	0.36	2.00	0.00	12.52	4.35	46.25	43.48	39.24	52.17	0.84	12.52	38.17	48.46	
Monroe, MI	183	2.90	0.62	0.00	8.57	7.10	73.90	63.93	16.91	28.96	0.15	8.08	72.61	19.16	
Muskegon, MI	286	4.53	1.62	0.70	17.07	6.29	51.26	53.85	30.05	39.16	0.58	12.10	54.39	32.93	
Saginaw, MI	87	1.38	5.59	0.00	15.55	3.45	43.70	55.17	35.16	41.38	0.62	7.93	44.51	46.94	
Michigan Non-Metro 2014-2016	396	6.27	0.13	0.00	10.01	6.57	69.64	75.76	20.22	17.68	0.14	8.33	66.32	25.21	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	1,614	53.43	4.39	1.86	19.41	13.07	39.80	43.18	36.39	41.88	2.07	13.00	43.18	41.74
Limited-Scope Review:														
Ann Arbor, MI	148	4.90	3.99	2.03	14.89	11.49	51.87	58.11	29.26	28.38	1.75	9.34	56.20	32.70
Battle Creek, MI	30	0.99	4.91	0.00	22.42	33.33	38.92	23.33	33.75	43.33	1.35	15.15	43.77	39.73
Bay City, MI	52	1.72	0.82	0.00	9.94	15.38	71.82	69.23	17.42	15.38	0.36	10.95	74.45	14.23
Flint, MI	52	1.72	6.65	1.92	19.66	9.62	39.72	51.92	33.97	36.54	1.78	9.99	40.49	47.74
Grand Rapids-Wyoming, MI 2014-2016	175	5.79	2.19	2.29	13.09	8.57	56.35	53.14	28.37	36.00	1.50	11.78	52.29	34.43
Jackson, MI	35	1.16	6.37	0.00	10.04	11.43	54.72	54.29	28.87	34.29	2.33	6.99	62.50	28.18
Kalamazoo-Portage, MI	192	6.36	3.62	1.04	13.53	13.02	56.20	55.21	26.66	30.73	3.06	12.41	56.12	28.40
Lansing-East Lansing, MI	131	4.34	3.56	1.53	15.04	14.50	52.89	50.38	28.50	33.59	3.41	13.69	53.85	29.04
Midland, MI 2014-2016	17	0.56	2.00	0.00	12.52	17.65	46.25	41.18	39.24	41.18	1.81	12.65	46.99	38.55
Monroe, MI	117	3.87	0.62	0.00	8.57	9.40	73.90	73.50	16.91	17.09	0.68	7.69	73.98	17.65
Muskegon, MI	146	4.83	1.62	0.00	17.07	17.12	51.26	41.78	30.05	41.10	0.76	8.40	52.29	38.55
Saginaw, MI	68	2.25	5.59	4.41	15.55	10.29	43.70	61.76	35.16	23.53	4.95	11.96	47.22	35.88
Michigan Non-Metro 2014-2016	244	8.08	0.13	0.00	10.01	14.34	69.64	71.31	20.22	14.34	0.44	9.02	66.58	23.95

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	7,840	54.57	4.39	0.96	19.41	8.97	39.80	38.88	36.39	51.20	0.71	7.97	38.51	52.80
Limited-Scope Review:														
Ann Arbor, MI	887	6.17	3.99	1.92	14.89	6.43	51.87	49.38	29.26	42.28	1.65	9.36	52.30	36.68
Battle Creek, MI	177	1.23	4.91	0.56	22.42	17.51	38.92	29.38	33.75	52.54	1.02	13.24	41.26	44.48
Bay City, MI	234	1.63	0.82	1.71	9.94	8.97	71.82	68.38	17.42	20.94	0.62	5.22	73.01	21.15
Flint, MI	347	2.42	6.65	0.29	19.66	19.60	39.72	34.58	33.97	45.53	0.43	5.41	37.92	56.24
Grand Rapids-Wyoming, MI 2014-2016	784	5.46	2.19	2.04	13.09	6.63	56.35	54.97	28.37	36.35	1.33	9.92	52.24	36.51
Jackson, MI	98	0.68	6.37	3.06	10.04	7.14	54.72	62.24	28.87	27.55	2.56	6.07	54.79	36.58
Kalamazoo-Portage, MI	920	6.40	3.62	0.98	13.53	9.46	56.20	55.43	26.66	34.13	0.81	9.12	53.60	36.47
Lansing-East Lansing, MI	896	6.24	3.56	2.01	15.04	10.16	52.89	50.00	28.50	37.83	1.84	8.54	52.75	36.87
Midland, MI 2014-2016	37	0.26	2.00	2.70	12.52	18.92	46.25	40.54	39.24	37.84	1.64	9.28	44.43	44.65
Monroe, MI	475	3.31	0.62	0.00	8.57	7.16	73.90	73.89	16.91	18.95	0.56	7.69	71.74	20.02
Muskegon, MI	617	4.29	1.62	0.00	17.07	4.70	51.26	54.46	30.05	40.84	0.95	8.30	51.96	38.79
Saginaw, MI	302	2.10	5.59	0.00	15.55	1.66	43.70	58.28	35.16	40.07	0.61	5.20	43.51	50.67
Michigan Non-Metro 2014-2016	752	5.23	0.13	0.00	10.01	10.90	69.64	72.87	20.22	16.22	0.09	6.60	62.76	30.55

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	41	58.57	17.06	14.63	27.67	21.95	36.77	39.02	18.50	24.39	16.58	20.73	36.79	25.91
Limited-Scope Review:														
Ann Arbor, MI	8	11.43	20.11	12.50	30.30	25.00	36.45	62.50	13.14	0.00	19.35	19.35	45.16	16.13
Battle Creek, MI	1	1.43	9.69	0.00	30.47	100.00	42.94	0.00	16.90	0.00	0.00	25.00	25.00	50.00
Bay City, MI	0	0.00	3.55	0.00	25.87	0.00	59.87	0.00	10.71	0.00	0.00	5.26	84.21	10.53
Flint, MI	1	1.43	9.26	0.00	26.90	100.00	41.72	0.00	22.12	0.00	20.00	0.00	53.33	26.67
Grand Rapids-Wyoming, MI 2014-2016	5	7.14	5.37	0.00	30.74	20.00	54.12	80.00	9.77	0.00	5.41	41.89	43.24	9.46
Jackson, MI	1	1.43	25.53	0.00	27.06	0.00	37.37	100.00	10.03	0.00	0.00	50.00	25.00	25.00
Kalamazoo-Portage, MI	5	7.14	8.93	0.00	25.81	0.00	51.98	80.00	13.28	20.00	8.33	22.22	50.00	19.44
Lansing-East Lansing, MI	6	8.57	7.92	0.00	29.73	33.33	42.79	50.00	19.56	16.67	5.88	32.94	40.00	21.18
Midland, MI 2014-2016	0	0.00	5.76	0.00	28.86	0.00	24.80	0.00	40.59	0.00	33.33	0.00	33.33	33.33
Monroe, MI	1	1.43	0.56	0.00	32.49	0.00	59.42	100.00	7.53	0.00	0.00	16.67	83.33	0.00
Muskegon, MI	0	0.00	5.76	0.00	55.93	0.00	27.26	0.00	11.05	0.00	0.00	22.22	66.67	11.11
Saginaw, MI	1	1.43	12.58	0.00	22.19	0.00	24.87	100.00	40.36	0.00	0.00	15.38	23.08	61.54
Michigan Non-Metro 2014-2016	0	0.00	6.91	0.00	16.63	0.00	58.85	0.00	17.61	0.00	0.00	8.33	63.89	27.78

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Scope Review:															
Detroit-Warren-Dearborn, MI	22,535	53.97	6.36	5.45	18.83	21.27	35.96	35.76	38.31	37.51	4.59	16.33	34.12	44.96	
Limited-Scope Review:															
Ann Arbor, MI	2,066	4.95	4.93	1.94	12.18	11.18	49.82	57.84	31.14	29.04	3.15	10.81	50.69	35.35	
Battle Creek, MI	462	1.11	8.83	8.87	23.41	23.16	37.87	33.77	29.89	34.20	8.49	23.62	36.68	31.22	
Bay City, MI	962	2.30	1.37	0.52	17.08	15.70	67.15	66.22	14.40	17.57	1.04	17.10	62.69	19.17	
Flint, MI	973	2.33	8.98	5.86	16.22	21.17	44.11	46.15	30.34	26.82	5.41	11.24	44.40	38.95	
Grand Rapids-Wyoming, MI 2014-2016	2,307	5.53	4.40	4.51	16.57	13.48	50.35	53.88	28.68	28.13	3.97	13.29	46.97	35.76	
Jackson, MI	217	0.52	15.66	22.12	15.54	21.66	44.80	41.47	23.87	14.75	15.38	14.62	41.98	28.02	
Kalamazoo-Portage, MI	3,012	7.21	5.77	6.67	18.31	17.66	53.75	54.58	22.17	21.08	4.58	15.02	50.59	29.81	
Lansing-East Lansing, MI	3,236	7.75	3.81	3.12	24.18	25.00	41.97	41.04	27.81	30.84	5.11	21.85	40.70	32.34	
Midland, MI 2014-2016	175	0.42	6.39	4.00	19.69	31.43	35.08	27.43	38.84	37.14	7.86	15.13	36.35	40.67	
Monroe, MI	451	1.08	0.86	0.44	12.10	9.76	70.74	71.18	16.31	18.63	0.46	8.83	71.58	19.14	
Muskegon, MI	1,421	3.40	5.55	8.02	22.06	23.65	43.59	42.51	28.80	25.83	6.93	20.06	44.33	28.68	
Saginaw, MI	1,211	2.90	6.00	3.14	14.75	10.16	42.30	45.50	36.95	41.21	4.53	11.97	40.39	43.11	
Michigan Non-Metro 2014-2016	2,726	6.53	1.30	0.92	11.55	13.90	66.10	70.51	21.05	14.67	1.13	10.07	62.92	25.88	

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	21	8.68	3.51	0.00	16.91	0.00	44.59	95.24	34.75	4.76	0.67	16.78	44.30	38.26
Limited-Scope Review:														
Ann Arbor, MI	5	2.07	1.39	0.00	5.42	0.00	68.85	100.00	24.34	0.00	0.00	0.00	70.37	29.63
Battle Creek, MI	8	3.31	2.05	0.00	11.51	0.00	57.54	62.50	28.90	37.50	0.00	14.71	41.18	44.12
Bay City, MI	6	2.48	0.82	0.00	3.02	0.00	72.80	100.00	23.35	0.00	0.00	0.00	90.00	10.00
Flint, MI	26	10.74	2.72	0.00	11.02	0.00	46.78	84.62	39.48	15.38	0.00	9.68	45.16	45.16
Grand Rapids-Wyoming, MI 2014-2016	20	8.26	0.66	0.00	5.55	0.00	63.34	85.00	30.45	15.00	0.00	2.37	71.53	26.10
Jackson, MI	0	0.00	1.94	0.00	4.37	0.00	60.44	0.00	33.25	0.00	0.00	0.00	61.70	38.30
Kalamazoo-Portage, MI	44	18.18	1.22	0.00	17.69	11.36	62.96	84.09	18.13	4.55	0.00	32.32	57.58	10.10
Lansing-East Lansing, MI	14	5.79	1.58	0.00	6.31	14.29	65.99	85.71	25.53	0.00	0.72	0.72	68.12	30.43
Midland, MI 2014-2016	3	1.24	0.53	0.00	16.93	0.00	58.73	0.00	23.81	100.00	0.00	0.00	93.75	6.25
Monroe, MI	2	0.83	0.00	0.00	2.59	0.00	87.78	100.00	9.63	0.00	0.00	0.85	94.07	5.08
Muskegon, MI	9	3.72	1.08	0.00	11.11	0.00	65.59	100.00	22.22	0.00	0.00	2.63	92.11	5.26
Saginaw, MI	44	18.18	0.84	0.00	4.53	0.00	58.89	61.36	35.74	38.64	0.00	0.00	65.26	34.74
Michigan Non-Metro 2014-2016	40	16.53	0.12	0.00	4.35	0.00	73.58	87.50	21.96	12.50	0.71	4.11	75.78	19.41

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	3,461	54.76	21.77	12.27	17.06	25.07	19.78	24.99	41.40	37.67	10.63	22.92	26.22	40.23
Limited-Scope Review:														
Ann Arbor, MI	393	6.22	21.69	14.51	16.89	26.68	21.43	22.54	39.99	36.27	12.07	26.74	25.07	36.12
Battle Creek, MI	68	1.08	20.99	9.38	18.07	10.94	20.52	31.25	40.42	48.44	8.19	29.37	24.24	38.21
Bay City, MI	53	0.84	18.22	11.54	18.66	26.92	23.52	28.85	39.60	32.69	12.87	26.51	27.72	32.90
Flint, MI	144	2.28	22.11	13.77	17.17	18.84	19.80	28.26	40.92	39.13	6.05	20.65	30.56	42.74
Grand Rapids-Wyoming, MI 2014-2016	425	6.72	18.92	10.22	18.07	29.43	22.52	25.69	40.49	34.66	10.44	27.12	25.81	36.64
Jackson, MI	64	1.01	20.69	9.52	18.28	20.63	21.31	26.98	39.72	42.86	9.57	28.09	27.62	34.72
Kalamazoo-Portage, MI	378	5.98	22.68	12.31	16.42	22.82	20.50	24.32	40.40	40.54	9.21	24.03	25.07	41.69
Lansing-East Lansing, MI	359	5.68	20.56	10.09	17.77	27.67	21.91	25.94	39.77	36.31	10.33	26.99	27.22	35.46
Midland, MI 2014-2016	23	0.36	20.69	4.35	17.69	30.43	19.95	30.43	41.67	34.78	15.56	22.62	24.91	36.90
Monroe, MI	183	2.90	18.60	9.94	19.27	30.39	22.93	23.20	39.20	36.46	10.91	28.78	29.95	30.36
Muskegon, MI	286	4.53	21.13	11.83	17.87	26.52	21.24	25.45	39.75	36.20	9.29	27.43	28.75	34.53
Saginaw, MI	87	1.38	21.86	19.51	16.90	25.61	20.65	31.71	40.60	23.17	10.18	27.12	24.92	37.79
Michigan Non-Metro 2014-2016	396	6.27	18.89	6.65	18.22	22.07	22.62	27.66	40.26	43.62	5.32	21.06	24.51	49.10

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	1,614	53.43	21.77	10.52	17.06	21.16	19.78	24.95	41.40	43.37	9.15	20.62	24.97	45.25
Limited-Scope Review:														
Ann Arbor, MI	148	4.90	21.69	8.78	16.89	22.97	21.43	33.78	39.99	34.46	10.57	21.60	23.87	43.96
Battle Creek, MI	30	0.99	20.99	6.67	18.07	20.00	20.52	23.33	40.42	50.00	9.86	20.07	26.76	43.31
Bay City, MI	52	1.72	18.22	19.23	18.66	19.23	23.52	30.77	39.60	30.77	16.54	22.18	24.06	37.22
Flint, MI	52	1.72	22.11	7.69	17.17	19.23	19.80	25.00	40.92	48.08	5.83	18.61	25.83	49.72
Grand Rapids-Wyoming, MI 2014-2016	175	5.79	18.92	6.29	18.07	20.00	22.52	30.86	40.49	42.86	7.97	21.27	26.39	44.37
Jackson, MI	35	1.16	20.69	2.86	18.28	17.14	21.31	28.57	39.72	51.43	9.89	20.65	27.10	42.37
Kalamazoo-Portage, MI	192	6.36	22.68	13.61	16.42	19.90	20.50	24.61	40.40	41.88	8.52	19.83	28.87	42.78
Lansing-East Lansing, MI	131	4.34	20.56	9.92	17.77	29.01	21.91	25.19	39.77	35.88	9.05	22.66	26.77	41.51
Midland, MI 2014-2016	17	0.56	20.69	17.65	17.69	17.65	19.95	23.53	41.67	41.18	13.84	17.61	24.53	44.03
Monroe, MI	117	3.87	18.60	10.43	19.27	30.43	22.93	23.48	39.20	35.65	14.12	24.31	27.08	34.49
Muskegon, MI	146	4.83	21.13	8.90	17.87	21.92	21.24	26.03	39.75	43.15	6.05	18.55	27.82	47.58
Saginaw, MI	68	2.25	21.86	11.76	16.90	22.06	20.65	30.88	40.60	35.29	21.55	22.80	23.43	32.22
Michigan Non-Metro 2014-2016	244	8.08	18.89	12.35	18.22	19.75	22.62	31.69	40.26	36.21	8.71	18.55	23.17	49.57

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.4% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MICHIGAN					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Detroit-Warren-Dearborn, MI	7,840	54.57	21.77	9.17	17.06	16.41	19.78	22.70	41.40	51.72	6.62	15.31	24.00	54.06
Limited-Scope Review:														
Ann Arbor, MI	887	6.17	21.69	8.58	16.89	17.87	21.43	22.85	39.99	50.70	8.12	20.73	26.06	45.09
Battle Creek, MI	177	1.23	20.99	6.82	18.07	16.48	20.52	25.00	40.42	51.70	8.57	18.14	24.01	49.28
Bay City, MI	234	1.63	18.22	12.72	18.66	18.42	23.52	30.26	39.60	38.60	8.16	20.23	27.22	44.39
Flint, MI	347	2.42	22.11	9.71	17.17	20.00	19.80	22.65	40.92	47.65	4.34	13.30	23.43	58.93
Grand Rapids-Wyoming, MI 2014-2016	784	5.46	18.92	9.17	18.07	21.45	22.52	23.90	40.49	45.48	7.51	20.15	26.78	45.55
Jackson, MI	98	0.68	20.69	11.34	18.28	18.56	21.31	19.59	39.72	50.52	8.37	16.89	24.57	50.17
Kalamazoo-Portage, MI	920	6.40	22.68	7.61	16.42	18.18	20.50	21.25	40.40	52.95	6.88	16.74	22.20	54.18
Lansing-East Lansing, MI	896	6.24	20.56	8.05	17.77	19.50	21.91	27.32	39.77	45.12	6.73	17.73	26.89	48.66
Midland, MI 2014-2016	37	0.26	20.69	13.51	17.69	21.62	19.95	35.14	41.67	29.73	10.03	17.97	21.09	50.91
Monroe, MI	475	3.31	18.60	10.68	19.27	18.80	22.93	30.56	39.20	39.96	8.16	19.85	32.02	39.97
Muskegon, MI	617	4.29	21.13	8.57	17.87	17.30	21.24	27.18	39.75	46.95	8.94	16.00	26.25	48.81
Saginaw, MI	302	2.10	21.86	12.71	16.90	12.37	20.65	26.42	40.60	48.49	6.66	18.51	26.99	47.84
Michigan Non-Metro 2014-2016	752	5.23	18.89	9.93	18.22	19.87	22.62	27.65	40.26	42.55	5.32	14.91	23.21	56.56

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Detroit-Warren-Dearborn, MI	22,675	54.04	82.63	57.62	83.17	8.49	8.34	97,868	40,911
Limited-Scope Review:									
Ann Arbor, MI	2,073	4.94	81.90	64.06	90.11	4.68	5.21	8,103	3,391
Battle Creek, MI	462	1.10	77.82	51.73	77.49	14.29	8.23	1,367	551
Bay City, MI	962	2.29	79.80	58.63	84.82	10.40	4.78	1,170	582
Flint, MI	973	2.32	82.10	49.43	72.87	11.10	16.03	4,574	1,767
Grand Rapids-Wyoming, MI 2014-2016	2,307	5.50	79.02	59.95	82.62	7.93	9.45	20,344	7,954
Jackson, MI	217	0.52	78.97	67.74	84.79	8.29	6.91	1,839	783
Kalamazoo-Portage, MI	3,012	7.18	79.69	60.59	84.30	9.56	6.14	5,625	2,408
Lansing-East Lansing, MI	3,294	7.85	78.76	57.10	80.90	13.11	5.98	5,854	2,587
Midland, MI 2014-2016	175	0.42	78.98	57.14	85.71	11.43	2.86	1,023	515
Monroe, MI	451	1.07	82.21	70.29	92.24	3.99	3.77	1,981	940
Muskegon, MI	1,421	3.39	79.37	57.71	84.24	11.61	4.15	1,961	867
Saginaw, MI	1,211	2.89	76.64	54.17	85.96	7.76	6.28	2,219	960
Michigan Non-Metro 2014-2016	2,726	6.50	81.06	64.71	88.85	6.53	4.62	12,192	5,912

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.64% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Detroit-Warren-Dearborn, MI	21	8.68	95.48	71.43	71.43	19.05	9.52	153	52
Limited-Scope Review:									
Ann Arbor, MI	5	2.07	95.84	40.00	100.00	0.00	0.00	54	20
Battle Creek, MI	8	3.31	96.16	87.50	0.00	37.50	62.50	34	9
Bay City, MI	6	2.48	98.08	33.33	83.33	16.67	0.00	40	17
Flint, MI	26	10.74	96.57	53.85	65.38	15.38	19.23	32	7
Grand Rapids-Wyoming, MI 2014-2016	20	8.26	93.43	60.00	25.00	45.00	30.00	296	157
Jackson, MI	0	0.00	99.27	0.00	0.00	0.00	0.00	47	14
Kalamazoo-Portage, MI	44	18.18	92.88	65.91	81.82	0.00	18.18	99	42
Lansing-East Lansing, MI	14	5.79	96.47	50.00	14.29	85.71	0.00	138	50
Midland, MI 2014-2016	3	1.24	98.41	66.67	100.00	0.00	0.00	48	39
Monroe, MI	2	0.83	97.04	100.00	100.00	0.00	0.00	118	76
Muskegon, MI	9	3.72	97.13	0.00	11.11	66.67	22.22	38	14
Saginaw, MI	44	18.18	97.65	50.00	75.00	15.91	9.09	95	48
Michigan Non-Metro 2014-2016	40	16.53	96.96	52.50	62.50	17.50	20.00	710	378

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 22.35% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MICHIGAN				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Detroit-Warren-Dearborn, MI	22	29,002	456	191,026	478	220,028	80.35	1	2,970
Limited-Scope Review:									
Ann Arbor, MI	0	0	20	2,117	20	2,117	0.77	0	0
Battle Creek, MI	0	0	10	317	10	317	0.12	0	0
Bay City, MI	0	0	24	888	24	888	0.32	0	0
Flint, MI	0	0	21	444	21	444	0.16	0	0
Grand Rapids-Wyoming, MI	4	2,032	128	18,998	132	21,030	7.68	0	0
Jackson, MI	0	0	1	116	1	116	0.04	0	0
Kalamazoo-Portage, MI	0	0	156	8,822	156	8,822	3.22	0	0
Lansing-East Lansing, MI	1	1	78	2,628	79	2,629	0.96	0	0
Midland, MI	1	129	5	191	6	321	0.12	0	0
Monroe, MI	0	0	4	547	4	547	0.20	0	0
Muskegon, MI	0	0	20	1,463	20	1,463	0.53	0	0
Saginaw, MI	1	74	25	948	26	1,023	0.37	0	0
Michigan Non-Metro	1	162	105	3,826	106	3,988	1.46	0	0
Michigan State/Regional	2	2	4	10,104	6	10,105	3.69	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: MICHIGAN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Detroit-Warren-Dearborn, MI	68.18	87	44.62	10.34	18.39	41.38	29.89	3	18	1	-3	-6	-7	7.77	22.79	36.85	32.56
Limited-Scope Review:																	
Ann Arbor, MI	4.44	10	5.13	10.00	10.00	60.00	20.00	0	2	0	-1	-1	0	8.05	17.84	46.48	24.26
Battle Creek MI	0.47	2	1.03	0.00	50.00	50.00	0.00	0	1	-1	0	0	0	6.37	25.80	39.54	28.29
Bay City, MI	1.45	3	1.54	0.00	33.33	66.67	0.00	0	2	0	0	-2	0	1.21	13.32	69.45	16.03
Flint, MI	0.54	2	1.03	0.00	50.00	50.00	0.00	0	1	0	-1	0	0	10.04	22.45	36.99	30.50
Grand Rapids-Wyoming, MI	3.71	19	9.74	5.26	10.53	57.89	26.32	1	3	0	0	-2	0	4.43	17.41	52.47	25.69
Jackson, MI	0.11	1	0.51	0.00	100.00	0.00	0.00	0	0	0	0	0	0	9.91	11.04	50.42	24.40
Kalamazoo-Portage, MI	5.73	14	7.18	14.29	35.71	42.86	7.14	2	5	0	-1	-1	-1	8.13	16.94	51.82	23.11
Lansing-East Lansing, MI	4.36	15	7.69	0.00	20.00	53.33	26.67	3	4	0	-1	0	0	5.23	19.33	47.52	24.26
Midland, MI	0.19	1	0.51	0.00	0.00	0.00	100.00	0	0	0	0	0	0	2.89	13.87	44.58	38.67
Monroe, MI	0.96	2	1.03	0.00	50.00	50.00	0.00	0	1	0	0	-1	0	0.96	10.81	72.72	15.51
Muskegon, MI	2.08	7	3.59	14.29	14.29	71.43	0.00	0	2	0	0	-2	0	5.12	23.90	45.63	25.35
Saginaw, MI	1.68	6	3.08	0.00	16.67	33.33	50.00	0	1	0	0	-1	0	8.35	19.21	39.45	32.99
Michigan Non-Metro	6.09	26	13.33	0.00	23.08	73.08	3.85	0	13	0	-3	-9	-1	1.49	10.24	67.74	20.52

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Trenton-Ewing, NJ	56.27	1,847	495,767	3,498	346,179	5	845	15	26,512	5,365	869,303	75.32
Limited-Scope Review:												
Atlantic City-Hammonton, NJ	20.45	758	113,467	1,191	103,073	1	43	0	0	1,950	216,583	11.63
Ocean City, NJ	18.85	799	220,305	997	75,477	0	0	1	150	1,797	295,932	10.86
Vineland-Bridgeton, NJ	4.44	197	19,385	222	26,854	3	300	1	1,615	423	48,154	2.19

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Trenton-Ewing, NJ	56.27	30	4,878	30	4,878	0	0	0	0	0	0	0	0	75.32
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	20.45	20	3,239	20	3,239	0	0	0	0	0	0	0	0	11.63
Ocean City, NJ	18.85	8	1,819	8	1,819	0	0	0	0	0	0	0	0	10.86
Vineland-Bridgeton, NJ	4.44	2	250	2	250	0	0	0	0	0	0	0	0	2.19

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	467	53.49	6.87	2.36	14.10	6.00	36.68	33.83	42.35	57.82	2.76	11.43	39.69	46.12
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	128	14.66	2.90	3.91	14.12	10.16	55.41	52.34	27.56	33.59	1.69	11.68	54.49	32.14
Ocean City, NJ	246	28.18	2.95	1.22	22.48	23.58	46.18	59.76	28.39	15.45	1.44	18.87	54.18	25.51
Vineland-Bridgeton, NJ	32	3.67	2.18	0.00	11.72	6.25	61.87	53.13	24.23	40.63	0.85	8.67	62.69	27.79

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	285	44.67	6.87	2.81	14.10	11.23	36.68	43.51	42.35	42.46	4.88	9.76	40.38	44.99
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	145	22.73	2.90	1.38	14.12	15.86	55.41	50.34	27.56	32.41	0.25	11.06	52.76	35.93
Ocean City, NJ	151	23.67	2.95	1.32	22.48	31.79	46.18	49.67	28.39	17.22	0.98	22.48	48.21	28.34
Vineland-Bridgeton, NJ	57	8.93	2.18	0.00	11.72	7.02	61.87	64.91	24.23	28.07	1.77	12.83	63.27	22.12

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	1,090	52.28	6.87	1.38	14.10	6.61	36.68	30.46	42.35	61.56	2.28	8.10	34.13	55.48
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	485	23.26	2.90	1.24	14.12	10.52	55.41	49.07	27.56	39.18	0.83	9.25	52.77	37.15
Ocean City, NJ	402	19.28	2.95	1.99	22.48	18.41	46.18	49.75	28.39	29.85	1.45	17.86	52.62	28.07
Vineland-Bridgeton, NJ	108	5.18	2.18	0.00	11.72	4.63	61.87	69.44	24.23	25.93	0.70	8.49	61.77	29.05

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	5	100.00	20.76	20.00	7.91	60.00	37.36	20.00	33.97	0.00	55.56	11.11	5.56	27.78
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	0	0.00	22.02	0.00	31.64	0.00	37.60	0.00	8.74	0.00	36.36	36.36	9.09	18.18
Ocean City, NJ	0	0.00	3.36	0.00	21.92	0.00	58.67	0.00	16.05	0.00	0.00	57.14	42.86	0.00
Vineland-Bridgeton, NJ	0	0.00	10.61	0.00	12.95	0.00	61.04	0.00	15.39	0.00	0.00	30.77	53.85	15.38

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	3,498	59.21	11.07	5.92	10.52	10.43	29.63	25.87	48.78	57.78	7.54	10.36	26.27	55.83
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	1,191	20.16	9.05	7.47	13.96	15.87	50.21	41.23	26.69	35.43	8.62	15.05	49.55	26.78
Ocean City, NJ	997	16.88	2.01	1.50	24.05	28.28	44.42	42.83	29.51	27.38	1.72	24.54	43.92	29.82
Vineland-Bridgeton, NJ	222	3.76	9.86	6.31	14.04	22.97	57.86	62.16	18.18	8.56	17.19	8.38	56.23	18.19

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms ***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	5	55.56	5.51	0.00	11.98	0.00	30.04	0.00	52.47	100.00	0.00	0.00	0.00	100.00
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	1	11.11	0.79	0.00	7.74	0.00	59.72	100.00	31.75	0.00	0.00	4.76	76.19	19.05
Ocean City, NJ	0	0.00	2.32	0.00	11.97	0.00	43.24	0.00	42.47	0.00	10.00	20.00	60.00	10.00
Vineland-Bridgeton, NJ	3	33.33	1.06	0.00	7.09	33.33	59.93	0.00	31.91	66.67	0.00	0.00	76.00	24.00

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	467	53.49	22.84	10.57	16.80	22.47	19.15	20.04	41.20	46.92	9.82	22.76	21.27	46.14
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	128	14.66	21.34	9.02	17.79	10.66	20.49	19.67	40.37	60.66	4.25	17.12	23.85	54.78
Ocean City, NJ	246	28.18	21.83	2.50	17.87	10.42	19.71	11.25	40.59	75.83	3.63	8.33	14.80	73.24
Vineland-Bridgeton, NJ	32	3.67	23.94	12.90	15.80	32.26	19.90	25.81	40.36	29.03	2.97	22.06	35.40	39.57

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	285	44.67	22.84	15.00	16.80	23.21	19.15	26.79	41.20	35.00	7.95	20.45	24.72	46.88
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	145	22.73	21.34	9.66	17.79	19.31	20.49	22.07	40.37	48.97	6.30	9.97	24.15	59.58
Ocean City, NJ	151	23.67	21.83	12.67	17.87	24.67	19.71	26.67	40.59	36.00	7.90	13.06	17.18	61.86
Vineland-Bridgeton, NJ	57	8.93	23.94	8.77	15.80	21.05	19.90	22.81	40.36	47.37	5.37	13.66	23.90	57.07

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Trenton-Ewing, NJ	1,090	52.28	22.84	7.51	16.80	15.57	19.15	21.32	41.20	55.61	5.30	13.26	20.64	60.80
Limited-Scope Review:														
Atlantic City-Hammonton, NJ	485	23.26	21.34	8.33	17.79	16.04	20.49	24.17	40.37	51.46	3.99	9.98	21.31	64.72
Ocean City, NJ	402	19.28	21.83	4.30	17.87	12.66	19.71	18.48	40.59	64.56	4.82	10.06	16.72	68.40
Vineland-Bridgeton, NJ	108	5.18	23.94	6.48	15.80	19.44	19.90	25.00	40.36	49.07	4.63	13.31	21.42	60.64

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Trenton-Ewing, NJ	3,498	59.21	79.36	57.43	81.93	8.81	9.26	8,991	3,842
Limited-Scope Review:									
Atlantic City-Hammonton, NJ	1,191	20.16	82.96	62.72	88.58	4.37	7.05	6,397	2,356
Ocean City, NJ	997	16.88	85.15	64.69	90.67	4.31	5.02	3,132	1,401
Vineland-Bridgeton, NJ	222	3.76	79.22	57.66	80.63	8.11	11.26	2,336	829

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.71% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Trenton-Ewing, NJ	5	55.56	95.25	60.00	60.00	0.00	40.00	12	7
Limited-Scope Review:									
Atlantic City-Hammonton, NJ	1	11.11	95.24	0.00	100.00	0.00	0.00	22	11
Ocean City, NJ	0	0.00	96.91	0.00	0.00	0.00	0.00	10	5
Vineland-Bridgeton, NJ	3	33.33	95.39	33.33	100.00	0.00	0.00	25	6

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 22.22% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW JERSEY				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Trenton-Ewing, NJ	0	0	152	20,204	152	20,204	87.58	0	0
Limited-Scope Review:									
Atlantic City-Hammonton, NJ	0	0	8	1,226	8	1,226	5.32	0	0
Ocean City, NJ	0	0	6	1,105	6	1,105	4.79	0	0
Vineland-Bridgeton, NJ	0	0	6	278	6	278	1.20	0	0
New Jersey State/Regional	0	0	10	256	10	256	1.11	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Trenton-Ewing, NJ	75.32	24	64.86	8.33	12.50	33.33	45.83	3	4	1	0	-1	-1	13.57	16.01	31.90	38.00
Limited-Scope Review:																	
Atlantic City-Hammonton, NJ	11.63	7	18.92	14.29	14.29	28.57	42.86	0	1	0	0	-1	0	6.85	19.82	49.55	22.90
Ocean City, NJ	10.86	5	13.51	0.00	20.00	40.00	40.00	0	3	0	0	-1	-2	4.19	25.98	43.80	26.04
Vineland-Bridgeton, NJ	2.19	1	2.70	0.00	100.00	0.00	0.00	0	1	0	0	-1	0	8.08	18.20	52.13	17.98

Table 1. Lending Volume

LENDING VOLUME												
Geography: NORTH CAROLINA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Raleigh, NC	24.17	2,872	648,908	3,661	349,786	52	5,632	7	33,996	6,592	1,038,322	32.59
Limited-Scope Review:												
Asheville, NC	5.83	514	108,170	1,074	73,697	0	0	2	2,560	1,590	184,427	2.75
Burlington, NC	2.09	270	31,013	298	26,781	0	0	1	75	569	57,869	1.11
Durham-Chapel Hill, NC	10.14	826	198,712	1,930	193,659	7	430	3	5,123	2,766	397,924	6.45
Fayetteville, NC	6.75	776	93,024	1,050	95,876	14	1,760	2	3,100	1,842	193,760	3.74
Goldsboro, NC	1.80	270	31,992	215	18,797	5	879	1	300	491	51,968	1.11
Greensboro-High Point, NC	7.70	1,004	127,206	1,080	141,064	14	1,326	2	46,030	2,100	315,626	3.76
Greenville, NC	2.94	345	41,489	439	34,516	18	1,963	0	0	802	77,968	1.52
Hickory-Lenoir-Morganton, NC	2.88	437	54,974	343	29,427	4	100	2	2,000	786	86,501	1.03
Jacksonville, NC	3.29	418	61,299	464	30,819	15	1,141	0	0	897	93,259	1.37
New Bern, NC 2014-2016	0.73	106	13,167	87	3,799	4	1,200	2	5,070	199	23,236	0.38
Rocky Mount, NC	5.84	620	56,382	881	77,318	89	12,924	4	24,600	1,594	171,224	5.37
Wilmington, NC 2014-2016	4.18	355	66,210	782	51,575	0	0	2	658	1,139	118,443	4.33
Winston-Salem, NC	2.57	339	49,513	360	24,939	1	400	2	6,370	702	81,222	1.78
North Carolina Non-Metro 2014-2016	19.09	1,692	217,370	3,232	199,828	280	44,580	4	15,410	5,208	477,188	32.71
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	4	13,747	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Raleigh, NC	24.17	16	2,237	16	2,237	0	0	0	0	0	0	0	0	32.59
Limited-Scope Review:														
Asheville, NC	5.83	10	2,677	10	2,677	0	0	0	0	0	0	0	0	2.75
Burlington, NC	2.09	5	559	5	559	0	0	0	0	0	0	0	0	1.11
Durham-Chapel Hill, NC	10.14	33	4,500	33	4,500	0	0	0	0	0	0	0	0	6.45
Fayetteville, NC	6.75	18	2,240	18	2,240	0	0	0	0	0	0	0	0	3.74
Goldsboro, NC	1.80	2	1,200	2	1,200	0	0	0	0	0	0	0	0	1.11
Greensboro-High Point, NC	7.70	10	2,636	10	2,636	0	0	0	0	0	0	0	0	3.76
Greenville, NC	2.94	6	969	6	969	0	0	0	0	0	0	0	0	1.52
Hickory-Lenoir-Morganton, NC	2.88	2	521	2	521	0	0	0	0	0	0	0	0	1.03
Jacksonville, NC	3.29	14	1,436	14	1,436	0	0	0	0	0	0	0	0	1.37
New Bern, NC 2014-2016	0.73	0	0	0	0	0	0	0	0	0	0	0	0	0.38
Rocky Mount, NC	5.84	18	2,140	18	2,140	0	0	0	0	0	0	0	0	5.37
Wilmington, NC 2014-2016	4.18	16	2,375	16	2,375	0	0	0	0	0	0	0	0	4.33
Winston-Salem, NC	2.57	6	999	6	999	0	0	0	0	0	0	0	0	1.78
North Carolina Non-Metro 2014-2016	19.09	25	2,557	25	2,557	0	0	0	0	0	0	0	0	32.71

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	948	27.03	2.47	1.79	22.07	16.46	39.71	43.78	35.74	37.97	1.78	18.47	49.62	30.14
Limited-Scope Review:														
Asheville, NC	213	6.07	0.99	0.94	13.46	14.08	61.68	53.52	23.86	31.46	1.18	12.65	62.43	23.74
Burlington, NC	83	2.37	0.00	0.00	17.12	15.66	48.25	51.81	34.63	32.53	0.00	11.47	51.01	37.52
Durham-Chapel Hill, NC	225	6.42	3.53	1.33	16.83	12.44	37.12	37.78	42.53	48.44	3.21	13.79	37.00	46.00
Fayetteville, NC	138	3.93	1.39	0.72	10.13	3.62	55.39	48.55	33.09	47.10	0.30	5.09	54.97	39.65
Goldsboro, NC	122	3.48	0.80	0.00	8.93	7.38	64.44	63.11	25.82	29.51	0.56	6.59	54.22	38.63
Greensboro-High Point, NC	294	8.38	2.82	1.36	18.03	11.56	41.97	37.41	37.18	49.66	1.30	13.99	39.61	45.10
Greenville, NC	110	3.14	1.81	0.00	12.50	11.82	44.73	29.09	40.96	59.09	1.30	11.12	34.92	52.66
Hickory-Lenoir-Morganton, NC	134	3.82	0.00	0.00	14.07	10.45	62.71	52.99	23.21	36.57	0.00	10.02	62.43	27.54
Jacksonville, NC	181	5.16	0.00	0.00	3.78	0.00	65.06	75.14	31.16	24.86	0.00	1.65	70.60	27.75
New Bern, NC 2014-2016	63	1.80	3.08	3.17	19.98	12.70	35.06	39.68	41.89	44.44	3.01	11.20	29.64	56.16
Rocky Mount, NC	137	3.91	0.00	0.00	13.89	2.92	57.58	51.82	28.53	45.26	0.00	7.83	51.40	40.77
Wilmington, NC 2014-2016	108	3.08	3.66	3.70	11.85	11.11	47.84	51.85	36.65	33.33	2.83	9.39	51.42	36.36
Winston-Salem, NC	159	4.53	3.46	1.26	12.46	5.66	36.72	37.11	47.37	55.97	1.40	8.24	36.45	53.91
North Carolina Non-Metro 2014-2016	592	16.88	1.48	0.51	13.75	6.93	60.23	51.01	24.54	41.55	0.65	6.40	50.38	42.56

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	230	17.72	2.47	0.43	22.07	17.83	39.71	44.35	35.74	37.39	3.62	17.33	43.00	36.05
Limited-Scope Review:														
Asheville, NC	52	4.01	0.99	0.00	13.46	11.54	61.68	69.23	23.86	19.23	2.16	13.58	60.19	24.07
Burlington, NC	21	1.62	0.00	0.00	17.12	19.05	48.25	52.38	34.63	28.57	0.00	17.51	49.72	32.77
Durham-Chapel Hill, NC	96	7.40	3.53	3.13	16.83	21.88	37.12	30.21	42.53	44.79	4.16	22.08	35.36	38.40
Fayetteville, NC	116	8.94	1.39	0.86	10.13	14.66	55.39	54.31	33.09	30.17	1.46	6.28	55.65	36.61
Goldsboro, NC	24	1.85	0.80	4.17	8.93	16.67	64.44	33.33	25.82	45.83	0.96	6.73	59.62	32.69
Greensboro-High Point, NC	92	7.09	2.82	3.26	18.03	22.83	41.97	43.48	37.18	30.43	1.08	17.31	39.88	41.73
Greenville, NC	38	2.93	1.81	5.26	12.50	7.89	44.73	57.89	40.96	28.95	3.41	5.68	43.18	47.73
Hickory-Lenoir-Morganton, NC	41	3.16	0.00	0.00	14.07	19.51	62.71	58.54	23.21	21.95	0.00	15.33	59.85	24.82
Jacksonville, NC	38	2.93	0.00	0.00	3.78	2.63	65.06	65.79	31.16	31.58	0.00	3.55	70.45	26.00
New Bern, NC 2014-2016	14	1.08	3.08	7.14	19.98	14.29	35.06	35.71	41.89	42.86	3.36	10.74	35.57	50.34
Rocky Mount, NC	121	9.32	0.00	0.00	13.89	7.44	57.58	63.64	28.53	28.93	0.00	12.86	60.00	27.14
Wilmington, NC 2014-2016	55	4.24	3.66	5.45	11.85	10.91	47.84	60.00	36.65	23.64	2.73	8.93	44.42	43.92
Winston-Salem, NC	30	2.31	3.46	0.00	12.46	3.33	36.72	40.00	47.37	56.67	2.16	9.46	34.32	54.05
North Carolina Non-Metro 2014-2016	330	25.42	1.48	1.82	13.75	10.91	60.23	59.39	24.54	27.88	0.93	8.36	59.70	31.01

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	1,692	28.05	2.47	1.89	22.07	16.73	39.71	40.72	35.74	40.66	1.61	14.85	42.43	41.12
Limited-Scope Review:														
Asheville, NC	248	4.11	0.99	4.44	13.46	13.31	61.68	50.40	23.86	31.85	1.33	12.87	59.77	26.03
Burlington, NC	166	2.75	0.00	0.00	17.12	9.64	48.25	51.81	34.63	38.55	0.00	10.83	50.56	38.60
Durham-Chapel Hill, NC	504	8.36	3.53	1.98	16.83	15.48	37.12	34.72	42.53	47.82	2.18	13.49	35.43	48.90
Fayetteville, NC	521	8.64	1.39	0.77	10.13	8.45	55.39	47.41	33.09	43.38	0.30	5.97	54.55	39.18
Goldsboro, NC	124	2.06	0.80	1.61	8.93	5.65	64.44	53.23	25.82	39.52	0.56	4.74	53.27	41.42
Greensboro-High Point, NC	618	10.25	2.82	1.62	18.03	15.05	41.97	45.31	37.18	38.03	1.13	12.37	38.56	47.94
Greenville, NC	197	3.27	1.81	1.02	12.50	10.66	44.73	41.12	40.96	47.21	1.56	10.40	36.83	51.21
Hickory-Lenoir-Morganton, NC	262	4.34	0.00	0.00	14.07	9.16	62.71	56.11	23.21	34.73	0.00	8.65	58.22	33.12
Jacksonville, NC	199	3.30	0.00	0.00	3.78	1.51	65.06	68.84	31.16	29.65	0.00	2.09	69.87	28.04
New Bern, NC 2014-2016	29	0.48	3.08	3.45	19.98	10.34	35.06	13.79	41.89	72.41	1.99	11.28	28.43	58.30
Rocky Mount, NC	362	6.00	0.00	0.00	13.89	8.01	57.58	53.31	28.53	38.67	0.00	7.37	54.79	37.84
Wilmington, NC 2014-2016	192	3.18	3.66	0.52	11.85	13.02	47.84	46.88	36.65	39.58	1.87	7.84	46.64	43.65
Winston-Salem, NC	149	2.47	3.46	2.01	12.46	8.05	36.72	28.86	47.37	61.07	1.26	9.06	33.96	55.72
North Carolina Non-Metro 2014-2016	769	12.75	1.48	1.17	13.75	6.11	60.23	54.10	24.54	38.62	0.52	6.25	49.76	43.47

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	2	28.57	11.31	0.00	26.62	50.00	29.61	50.00	32.47	0.00	9.23	40.00	29.23	21.54
Limited-Scope Review:														
Asheville, NC	1	14.29	6.07	0.00	15.34	0.00	45.43	100.00	33.15	0.00	14.29	21.43	42.86	21.43
Burlington, NC	0	0.00	0.00	0.00	14.68	0.00	63.95	0.00	21.38	0.00	0.00	44.44	38.89	16.67
Durham-Chapel Hill, NC	1	14.29	17.10	0.00	30.32	0.00	23.38	0.00	29.21	100.00	15.38	35.90	17.95	30.77
Fayetteville, NC	1	14.29	2.77	0.00	15.75	0.00	55.84	100.00	25.64	0.00	10.00	5.00	85.00	0.00
Goldsboro, NC	0	0.00	3.94	0.00	24.33	0.00	54.54	0.00	17.18	0.00	100.00	0.00	0.00	0.00
Greensboro-High Point, NC	0	0.00	9.03	0.00	29.57	0.00	38.71	0.00	22.69	0.00	16.00	33.33	29.33	21.33
Greenville, NC	0	0.00	11.77	0.00	27.63	0.00	31.88	0.00	28.72	0.00	9.52	33.33	28.57	28.57
Hickory-Lenoir-Morganton, NC	0	0.00	0.00	0.00	28.81	0.00	56.84	0.00	14.35	0.00	0.00	50.00	50.00	0.00
Jacksonville, NC	0	0.00	0.00	0.00	7.38	0.00	64.06	0.00	28.57	0.00	0.00	0.00	80.00	20.00
New Bern, NC 2014-2016	0	0.00	27.91	0.00	15.85	0.00	40.63	0.00	15.60	0.00	0.00	0.00	100.00	0.00
Rocky Mount, NC	0	0.00	0.00	0.00	19.67	0.00	42.04	0.00	38.29	0.00	0.00	0.00	28.57	71.43
Wilmington, NC 2014-2016	0	0.00	10.78	0.00	18.98	0.00	43.31	0.00	26.93	0.00	21.88	28.13	34.38	15.63
Winston-Salem, NC	1	14.29	14.91	0.00	36.07	0.00	21.17	100.00	27.85	0.00	0.00	41.94	25.81	32.26
North Carolina Non-Metro 2014-2016	1	14.29	6.73	0.00	15.55	0.00	42.93	100.00	34.79	0.00	4.44	17.78	37.78	40.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NORTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	3,661	23.05	4.38	4.81	21.07	21.58	34.40	30.18	39.93	43.43	3.58	18.62	35.52	42.28
Limited-Scope Review:														
Asheville, NC	1,074	6.76	5.20	7.45	16.08	16.57	51.69	40.13	27.03	35.85	4.84	17.24	49.55	28.37
Burlington, NC	298	1.88	0.00	0.00	18.60	14.43	51.32	65.44	30.08	20.13	0.00	17.36	50.16	32.48
Durham-Chapel Hill, NC	1,926	12.12	6.18	6.23	19.87	27.10	34.38	29.60	38.78	37.07	4.57	18.15	34.26	43.02
Fayetteville, NC	1,050	6.61	8.48	15.14	9.77	6.00	49.91	42.38	31.74	36.48	8.46	8.09	47.37	36.08
Goldsboro, NC	215	1.35	4.13	4.65	15.33	7.91	61.88	59.53	18.66	27.91	3.22	13.68	61.17	21.92
Greensboro-High Point, NC	1,075	6.77	7.01	4.93	19.36	24.47	40.09	42.51	33.35	28.09	6.73	18.24	37.10	37.93
Greenville, NC	439	2.76	2.77	1.37	23.61	23.46	37.14	38.50	36.47	36.67	1.21	22.81	37.80	38.18
Hickory-Lenoir-Morganton, NC	343	2.16	0.00	0.00	22.90	28.57	51.39	39.65	25.71	31.78	0.00	22.16	49.22	28.61
Jacksonville, NC	463	2.91	0.00	0.00	9.82	7.34	65.33	74.73	23.76	17.93	0.00	7.41	67.53	25.06
New Bern, NC 2014-2016	87	0.55	9.95	0.00	15.57	11.49	37.34	48.28	37.14	40.23	6.59	17.07	35.67	40.67
Rocky Mount, NC	881	5.55	0.00	0.00	17.34	17.82	56.72	58.23	25.94	23.95	0.00	16.69	56.00	27.31
Wilmington, NC 2014-2016	781	4.92	7.35	6.91	14.45	15.75	38.68	37.77	39.22	39.56	5.44	11.38	40.89	42.29
Winston-Salem, NC	360	2.27	5.34	3.61	14.47	15.56	36.75	28.61	43.44	52.22	3.95	11.54	35.61	48.90
North Carolina Non-Metro 2014-2016	3,232	20.35	3.25	2.23	13.30	12.04	55.89	52.66	27.55	33.08	2.16	10.37	53.96	33.51

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NORTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income ¹			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	52	10.34	3.24	11.54	23.68	76.92	44.35	11.54	28.68	0.00	4.60	49.81	29.50	16.09
Limited-Scope Review:														
Asheville, NC	0	0.00	1.19	0.00	16.02	0.00	62.89	0.00	19.90	0.00	1.11	14.44	70.00	14.44
Burlington, NC	0	0.00	0.00	0.00	7.91	0.00	62.23	0.00	29.86	0.00	0.00	2.33	76.74	20.93
Durham-Chapel Hill, NC	7	1.39	3.05	0.00	10.64	0.00	52.12	100.00	34.19	0.00	2.08	10.42	66.67	20.83
Fayetteville, NC	14	2.78	2.41	0.00	11.87	0.00	52.50	50.00	33.21	50.00	3.85	11.54	65.38	19.23
Goldsboro, NC	5	0.99	0.28	0.00	4.71	0.00	72.30	100.00	22.71	0.00	0.00	1.54	80.77	17.69
Greensboro-High Point, NC	14	2.78	1.98	0.00	15.45	0.00	48.83	100.00	33.67	0.00	1.60	14.40	64.00	20.00
Greenville, NC	18	3.58	0.56	0.00	9.86	0.00	58.03	55.56	31.55	44.44	0.00	2.38	73.81	23.81
Hickory-Lenoir-Morganton, NC	4	0.80	0.00	0.00	11.35	0.00	58.70	25.00	29.95	75.00	0.00	0.00	64.71	35.29
Jacksonville, NC	15	2.98	0.00	0.00	3.47	0.00	71.88	73.33	24.31	26.67	0.00	0.00	83.78	16.22
New Bern, NC 2014-2016	4	0.80	1.72	0.00	33.19	100.00	40.95	0.00	24.14	0.00	0.00	35.00	60.00	5.00
Rocky Mount, NC	89	17.69	0.00	0.00	4.45	0.00	73.94	80.90	21.60	19.10	0.00	7.22	72.16	20.62
Wilmington, NC 2014-2016	0	0.00	5.28	0.00	14.57	0.00	49.00	0.00	30.97	0.00	8.06	17.74	53.23	20.97
Winston-Salem, NC	1	0.20	2.14	0.00	8.74	0.00	37.28	0.00	51.84	100.00	0.00	16.00	28.00	56.00
North Carolina Non-Metro 2014-2016	280	55.67	0.75	0.00	11.82	10.00	67.05	86.43	20.38	3.57	0.27	12.88	71.83	15.02

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	948	27.03	21.39	9.84	16.69	17.34	20.05	22.37	41.87	50.45	7.93	20.94	24.02	47.11
Limited-Scope Review:														
Asheville, NC	213	6.07	19.55	3.92	18.14	12.25	21.87	27.45	40.44	56.37	3.76	16.71	24.67	54.87
Burlington, NC	83	2.37	21.32	10.84	16.95	39.76	20.70	15.66	41.03	33.73	4.98	20.99	26.46	47.57
Durham-Chapel Hill, NC	225	6.42	22.82	8.04	16.45	14.29	18.18	20.09	42.56	57.59	6.60	18.82	23.10	51.47
Fayetteville, NC	138	3.93	21.52	5.93	17.92	25.19	18.92	19.26	41.65	49.63	3.16	14.89	33.50	48.44
Goldsboro, NC	122	3.48	21.07	9.09	17.71	28.93	21.48	37.19	39.74	24.79	4.25	20.33	35.21	40.20
Greensboro-High Point, NC	294	8.38	21.44	8.56	17.63	21.92	18.89	28.42	42.04	41.10	7.06	21.26	26.49	45.19
Greenville, NC	110	3.14	24.27	3.67	15.75	22.02	18.08	21.10	41.90	53.21	4.72	20.04	27.76	47.48
Hickory-Lenoir-Morganton, NC	134	3.82	19.95	14.62	18.02	25.38	20.97	23.85	41.07	36.15	7.19	23.71	24.14	44.96
Jacksonville, NC	181	5.16	17.24	3.35	19.80	15.64	22.76	36.31	40.20	44.69	2.10	16.02	37.78	44.10
New Bern, NC 2014-2016	63	1.80	20.65	14.29	17.46	31.75	19.59	22.22	42.30	31.75	4.08	17.63	27.80	50.48
Rocky Mount, NC	137	3.91	22.34	6.56	16.93	22.13	20.14	27.87	40.59	43.44	3.94	20.34	30.38	45.34
Wilmington, NC 2014-2016	108	3.08	20.52	7.69	17.69	18.27	21.98	25.00	39.82	49.04	3.65	16.25	22.19	57.91
Winston-Salem, NC	159	4.53	21.11	10.90	15.54	33.33	19.82	19.87	43.53	35.90	6.44	22.62	25.30	45.63
North Carolina Non-Metro 2014-2016	592	16.88	22.23	3.31	17.07	20.21	19.25	21.60	41.45	54.88	2.35	14.61	22.67	60.37

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	230	17.72	21.39	9.57	16.69	21.30	20.05	28.26	41.87	40.87	6.46	18.03	21.48	54.03
Limited-Scope Review:														
Asheville, NC	52	4.01	19.55	1.92	18.14	9.62	21.87	34.62	40.44	53.85	5.64	14.49	25.12	54.75
Burlington, NC	21	1.62	21.32	9.52	16.95	19.05	20.70	28.57	41.03	42.86	8.70	14.91	23.60	52.80
Durham-Chapel Hill, NC	96	7.40	22.82	6.25	16.45	17.71	18.18	19.79	42.56	56.25	9.90	18.60	21.50	50.00
Fayetteville, NC	116	8.94	21.52	12.93	17.92	19.83	18.92	25.00	41.65	42.24	4.91	12.38	25.00	57.71
Goldsboro, NC	24	1.85	21.07	8.33	17.71	16.67	21.48	25.00	39.74	50.00	7.53	19.35	20.43	52.69
Greensboro-High Point, NC	92	7.09	21.44	5.43	17.63	21.74	18.89	18.48	42.04	54.35	7.28	16.56	24.34	51.82
Greenville, NC	38	2.93	24.27	23.68	15.75	21.05	18.08	13.16	41.90	42.11	8.64	13.58	19.75	58.02
Hickory-Lenoir-Morganton, NC	41	3.16	19.95	12.20	18.02	19.51	20.97	31.71	41.07	36.59	8.30	22.53	26.09	43.08
Jacksonville, NC	38	2.93	17.24	0.00	19.80	21.05	22.76	36.84	40.20	42.11	5.60	10.18	27.23	57.00
New Bern, NC 2014-2016	14	1.08	20.65	7.14	17.46	28.57	19.59	21.43	42.30	42.86	2.88	9.35	25.90	61.87
Rocky Mount, NC	121	9.32	22.34	12.50	16.93	20.83	20.14	30.00	40.59	36.67	0.76	13.64	28.79	56.82
Wilmington, NC 2014-2016	55	4.24	20.52	12.73	17.69	16.36	21.98	27.27	39.82	43.64	3.17	14.02	25.13	57.67
Winston-Salem, NC	30	2.31	21.11	6.67	15.54	26.67	19.82	13.33	43.53	53.33	5.81	18.60	24.42	51.16
North Carolina Non-Metro 2014-2016	330	25.42	22.23	10.30	17.07	18.79	19.25	25.45	41.45	45.45	5.78	14.05	19.52	60.66

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.1% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Raleigh, NC	1,692	28.05	21.39	11.75	16.69	18.55	20.05	22.33	41.87	47.37	5.62	15.05	21.93	57.40
Limited-Scope Review:														
Asheville, NC	248	4.11	19.55	8.13	18.14	15.04	21.87	17.48	40.44	59.35	5.43	15.10	24.73	54.75
Burlington, NC	166	2.75	21.32	6.71	16.95	16.46	20.70	21.95	41.03	54.88	6.97	13.87	24.09	55.07
Durham-Chapel Hill, NC	504	8.36	22.82	9.07	16.45	16.33	18.18	21.57	42.56	53.02	6.48	15.21	20.38	57.94
Fayetteville, NC	521	8.64	21.52	7.38	17.92	16.60	18.92	22.75	41.65	53.28	5.53	14.38	23.16	56.93
Goldsboro, NC	124	2.06	21.07	4.46	17.71	13.39	21.48	39.29	39.74	42.86	6.22	13.65	24.30	55.82
Greensboro-High Point, NC	618	10.25	21.44	7.79	17.63	17.25	18.89	25.21	42.04	49.75	6.40	14.18	22.77	56.65
Greenville, NC	197	3.27	24.27	7.41	15.75	17.99	18.08	22.75	41.90	51.85	4.64	14.14	21.38	59.84
Hickory-Lenoir-Morganton, NC	262	4.34	19.95	8.95	18.02	17.12	20.97	22.96	41.07	50.97	7.21	14.31	23.40	55.07
Jacksonville, NC	199	3.30	17.24	2.26	19.80	12.43	22.76	24.86	40.20	60.45	3.03	9.10	21.35	66.52
New Bern, NC 2014-2016	29	0.48	20.65	3.57	17.46	3.57	19.59	25.00	42.30	67.86	4.85	12.05	22.85	60.25
Rocky Mount, NC	362	6.00	22.34	9.40	16.93	20.51	20.14	28.21	40.59	41.88	5.10	12.10	23.73	59.08
Wilmington, NC 2014-2016	192	3.18	20.52	8.95	17.69	19.47	21.98	18.42	39.82	53.16	4.55	12.08	20.14	63.23
Winston-Salem, NC	149	2.47	21.11	6.21	15.54	19.31	19.82	19.31	43.53	55.17	6.40	15.97	21.26	56.38
North Carolina Non-Metro 2014-2016	769	12.75	22.23	6.63	17.07	14.19	19.25	20.95	41.45	58.22	3.90	10.92	19.86	65.32

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: NORTH CAROLINA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Raleigh, NC	3,661	23.03	84.66	41.71	81.07	8.33	10.60	29,094	14,446
Limited-Scope Review:									
Asheville, NC	1,074	6.76	86.70	40.41	87.52	5.68	6.80	9,087	4,717
Burlington, NC	298	1.87	81.70	33.22	80.20	12.08	7.72	2,552	1,208
Durham-Chapel Hill, NC	1,930	12.14	84.65	37.88	79.38	9.74	10.88	11,061	5,802
Fayetteville, NC	1,050	6.61	84.39	45.81	77.62	12.10	10.29	4,399	2,394
Goldsboro, NC	215	1.35	80.33	35.35	83.72	8.37	7.91	1,434	646
Greensboro-High Point, NC	1,080	6.79	83.40	31.67	77.04	9.35	13.61	13,774	6,764
Greenville, NC	439	2.76	80.88	45.79	84.28	7.06	8.66	2,693	1,241
Hickory-Lenoir-Morganton, NC	343	2.16	80.27	47.23	82.22	9.62	8.16	3,813	1,797
Jacksonville, NC	464	2.92	83.60	39.22	88.58	5.39	6.03	2,042	1,032
New Bern, NC 2014-2016	87	0.55	81.91	32.18	89.66	8.05	2.30	1,483	727
Rocky Mount, NC	881	5.54	79.77	35.87	82.52	9.08	8.40	1,585	703
Wilmington, NC 2014-2016	782	4.92	84.00	45.27	87.47	7.29	5.24	8,768	3,955
Winston-Salem, NC	360	2.26	82.54	49.72	84.72	10.56	4.72	7,595	3,644
North Carolina Non-Metro 2014-2016	3,232	20.33	82.37	40.50	89.29	5.60	5.11	23,170	11,543

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.47% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NORTH CAROLINA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Raleigh, NC	52	10.34	93.70	73.08	55.77	36.54	7.69	263	148
Limited-Scope Review:									
Asheville, NC	0	0.00	97.01	0.00	0.00	0.00	0.00	93	45
Burlington, NC	0	0.00	96.76	0.00	0.00	0.00	0.00	43	18
Durham-Chapel Hill, NC	7	1.39	96.06	85.71	100.00	0.00	0.00	96	39
Fayetteville, NC	14	2.78	95.92	57.14	50.00	50.00	0.00	52	28
Goldsboro, NC	5	0.99	94.74	100.00	20.00	60.00	20.00	130	77
Greensboro-High Point, NC	14	2.78	96.85	28.57	78.57	21.43	0.00	128	53
Greenville, NC	18	3.58	95.21	83.33	55.56	33.33	11.11	87	54
Hickory-Lenoir-Morganton, NC	4	0.80	96.14	75.00	100.00	0.00	0.00	52	20
Jacksonville, NC	15	2.98	95.83	93.33	73.33	26.67	0.00	37	21
New Bern, NC 2014-2016	4	0.80	96.12	100.00	0.00	50.00	50.00	41	21
Rocky Mount, NC	89	17.69	93.99	59.55	55.06	22.47	22.47	98	41
Wilmington, NC 2014-2016	0	0.00	94.54	0.00	0.00	0.00	0.00	62	28
Winston-Salem, NC	1	0.20	96.12	0.00	0.00	0.00	100.00	26	17
North Carolina Non-Metro 2014-2016	280	55.67	96.61	67.86	43.57	38.21	18.21	1,499	792

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.98% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NORTH CAROLINA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Raleigh, NC	0	0	156	25,105	156	25,105	32.48	0	0
Limited-Scope Review:									
Asheville, NC	0	0	17	4,600	17	4,600	5.95	0	0
Burlington, NC	0	0	3	346	3	346	0.45	0	0
Durham-Chapel Hill, NC	0	0	47	3,621	47	3,621	4.68	0	0
Fayetteville, NC	0	0	9	1,159	9	1,159	1.50	0	0
Goldsboro, NC	0	0	6	370	6	370	0.48	0	0
Greensboro-High Point, NC	0	0	22	2,297	22	2,297	2.97	0	0
Greenville, NC	0	0	10	517	10	517	0.67	0	0
Hickory-Lenoir-Morganton, NC	0	0	5	280	5	280	0.36	0	0
Jacksonville, NC	0	0	7	513	7	513	0.66	0	0
New Bern, NC	0	0	7	13,203	7	13,203	17.08	0	0
Rocky Mount, NC	0	0	33	5,003	33	5,003	6.47	0	0
Wilmington, NC	0	0	16	1,373	16	1,373	1.78	0	0
Winston-Salem, NC	0	0	12	5,355	12	5,355	6.93	0	0
North Carolina Non-Metro	0	0	70	13,563	70	13,563	17.54	0	0
North Carolina State/Regional	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Raleigh, NC	32.59	21	16.54	4.76	28.57	23.81	42.86	0	2	0	0	-1	-1	6.22	24.04	37.67	31.66
Limited-Scope Review:																	
Asheville, NC	2.75	8	6.30	12.50	25.00	25.00	37.50	0	1	0	0	-1	0	2.00	15.81	60.81	21.38
Burlington, NC	1.11	2	1.57	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	21.89	47.90	30.21
Durham-Chapel Hill, NC	6.45	9	7.09	22.22	33.33	11.11	33.33	0	0	0	0	0	0	11.13	20.41	32.40	34.48
Fayetteville, NC	3.74	6	4.72	16.67	16.67	33.33	33.33	0	1	0	0	0	-1	2.52	13.96	53.82	28.73
Goldsboro, NC	1.11	1	0.79	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	2.30	12.47	62.71	22.52
Greensboro-High Point, NC	3.76	8	6.30	0.00	25.00	62.50	12.50	0	1	0	0	-1	0	7.07	22.69	38.82	31.42
Greenville, NC	1.52	3	2.36	0.00	33.33	66.67	0.00	0	1	0	0	0	-1	5.27	19.33	39.91	35.50
Hickory-Lenoir-Morganton, NC	1.03	2	1.57	0.00	50.00	0.00	50.00	0	1	0	-1	0	0	0.00	17.16	61.86	20.97
Jacksonville, NC	1.37	2	1.57	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.36	63.06	21.72
New Bern, NC	0.38	1	0.79	0.00	0.00	0.00	100.00	0	0	0	0	0	0	5.39	24.64	33.02	36.96
Rocky Mount, NC	5.37	7	5.51	0.00	14.29	42.86	42.86	0	5	0	-1	-3	-1	0.00	17.34	56.27	26.39
Wilmington, NC	4.33	7	5.51	14.29	28.57	28.57	28.57	0	1	0	0	0	-1	6.62	15.67	47.64	30.07
Winston-Salem, NC	1.78	4	3.15	0.00	0.00	50.00	50.00	0	0	0	0	0	0	8.63	19.63	32.01	39.74
North Carolina Non-Metro	32.71	46	36.22	2.17	10.87	67.39	19.57	0	13	0	-3	-8	-4	2.46	16.43	59.66	21.16

Table 1. Lending Volume

LENDING VOLUME		Geography: OHIO						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Cleveland-Elyria, OH	31.96	9,634	1,544,029	21,374	2,096,856	56	6,568	26	140,217	31,090	3,787,670	39.16
Columbus, OH 2014-2016	21.04	5,228	857,248	15,181	1,131,856	37	4,526	16	52,985	20,462	2,046,615	27.74
Dayton, OH	11.42	4,620	565,879	6,442	758,578	34	5,192	12	29,112	11,108	1,358,761	6.91
Limited-Scope Review:												
Akron, OH	10.84	3,897	495,445	6,618	626,902	16	1,067	13	96,302	10,544	1,219,716	7.32
Canton-Massillon, OH	5.09	2,054	221,198	2,854	253,068	35	4,226	3	3,620	4,946	482,112	1.99
Mansfield, OH	0.37	150	12,538	196	20,097	18	2,414	0	0	364	35,049	0.15
Springfield, OH	2.03	1,128	103,058	833	71,064	13	2,071	2	2,791	1,976	178,984	1.11
Toledo, OH	6.83	3,356	379,073	3,232	279,872	42	3,667	15	107,182	6,645	769,794	4.14
Weirton-Steubenville, OH	0.98	472	32,897	479	29,426	3	450	1	659	955	63,432	0.82
Wheeling, WV-OH	0.73	315	33,024	394	27,395	0	0	0	0	709	60,419	0.50
Ohio Non-Metro 2014-2016	8.70	3,025	264,335	5,086	369,558	350	37,925	6	12,043	8,467	683,861	10.17
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	3	5,993	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Cleveland-Elyria, OH	31.96	78	13,783	78	13,783	0	0	0	0	0	0	0	0	39.16
Columbus, OH 2014-2016	21.04	15	4,640	15	4,640	0	0	0	0	0	0	0	0	27.74
Dayton, OH	11.42	26	4,551	26	4,551	0	0	0	0	0	0	0	0	6.91
Limited-Scope Review:														
Akron, OH	10.84	35	7,471	35	7,471	0	0	0	0	0	0	0	0	7.32
Canton-Massillon, OH	5.09	8	1,380	8	1,380	0	0	0	0	0	0	0	0	1.99
Mansfield, OH	0.37	2	1,052	2	1,052	0	0	0	0	0	0	0	0	0.15
Springfield, OH	2.03	0	0	0	0	0	0	0	0	0	0	0	0	1.11
Toledo, OH	6.83	10	2,560	10	2,560	0	0	0	0	0	0	0	0	4.14
Weirton-Staubenville, OH	0.98	0	0	0	0	0	0	0	0	0	0	0	0	0.82
Wheeling, WV-OH	0.73	1	90	1	90	0	0	0	0	0	0	0	0	0.50
Ohio Non-Metro 2014-2016	8.70	9	2,302	9	2,302	0	0	0	0	0	0	0	0	10.17

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income ¹			
	#	% of Total ²	% Owner Occ Units ³	% BANK Loans ⁴	% Owner Occ Units ³	% BANK Loans ⁴	% Owner Occ Units ³	% BANK Loans ⁴	% Owner Occ Units ³	% BANK Loans ⁴	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	2,548	26.74	5.68	2.08	13.81	9.26	41.98	42.46	38.53	46.19	1.91	9.85	43.34	44.90
Columbus, OH 2014-2016	2,304	24.18	4.85	3.08	18.98	11.68	37.16	35.07	39.01	50.17	3.12	15.20	36.43	45.25
Dayton, OH	915	9.60	4.44	1.20	18.39	11.91	44.16	41.86	33.02	45.03	1.79	13.05	47.17	37.99
Limited-Scope Review:														
Akron, OH	877	9.20	4.58	2.17	18.89	11.29	42.20	38.43	34.33	48.12	1.88	15.18	42.75	40.18
Canton-Massillon, OH	508	5.33	3.09	0.98	9.84	3.74	60.24	58.46	26.83	36.81	0.71	5.46	61.65	32.18
Mansfield, OH	38	0.40	0.00	0.00	20.04	2.63	49.63	65.79	30.33	31.58	0.00	11.67	54.08	34.25
Springfield, OH	323	3.39	4.94	1.55	12.97	10.22	44.52	45.82	37.57	42.41	2.02	11.56	47.38	39.04
Toledo, OH	978	10.26	5.77	1.23	12.85	5.52	48.96	52.97	32.41	40.29	1.00	6.86	48.89	43.25
Weirton-Steubenville, OH	122	1.28	1.24	0.00	11.58	8.20	83.35	85.25	3.84	6.56	0.32	7.96	86.94	4.78
Wheeling, WV-OH	121	1.27	2.55	0.00	13.21	15.70	67.51	53.72	16.73	30.58	1.49	12.04	61.52	24.96
Ohio Non-Metro 2014-2016	795	8.34	0.82	0.63	13.49	10.69	69.30	63.77	16.39	24.91	0.46	12.29	68.04	19.21

* Based on 2016 Peer Mortgage Data -- US and PR

² Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.³ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Cleveland-Elyria, OH	1,278	31.10	5.68	3.21	13.81	13.22	41.98	39.59	38.53	43.97	4.14	13.26	38.37	44.23	
Columbus, OH 2014-2016	616	14.99	4.85	4.87	18.98	22.08	37.16	38.15	39.01	34.90	3.45	14.58	36.73	45.25	
Dayton, OH	378	9.20	4.44	5.56	18.39	19.05	44.16	39.68	33.02	35.71	2.99	14.54	43.33	39.14	
Limited-Scope Review:															
Akron, OH	430	10.46	4.58	3.95	18.89	15.12	42.20	35.81	34.33	45.12	3.51	15.93	39.93	40.63	
Canton-Massillon, OH	203	4.94	3.09	0.99	9.84	6.40	60.24	58.13	26.83	34.48	4.10	10.93	57.36	27.62	
Mansfield, OH	14	0.34	0.00	0.00	20.04	14.29	49.63	57.14	30.33	28.57	0.00	15.81	45.45	38.74	
Springfield, OH	126	3.07	4.94	3.17	12.97	16.67	44.52	40.48	37.57	39.68	4.49	12.24	38.37	44.90	
Toledo, OH	251	6.11	5.77	4.38	12.85	7.57	48.96	49.80	32.41	38.25	4.30	11.10	50.62	33.98	
Weirton-Steubenville, OH	132	3.21	1.24	1.52	11.58	9.09	83.35	84.09	3.84	5.30	0.58	9.30	86.05	4.07	
Wheeling, WV-OH	54	1.31	2.55	0.00	13.21	22.22	67.51	57.41	16.73	20.37	4.46	19.75	62.42	13.38	
Ohio Non-Metro 2014-2016	627	15.26	0.82	0.64	13.49	15.79	69.30	67.78	16.39	15.79	0.78	12.83	68.35	18.05	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Cleveland-Elyria, OH	5,776	28.62	5.68	2.08	13.81	7.46	41.98	35.68	38.53	54.78	1.49	7.72	38.68	52.10	
Columbus, OH 2014-2016	2,303	11.41	4.85	2.82	18.98	14.59	37.16	37.95	39.01	44.64	2.14	11.07	33.50	53.29	
Dayton, OH	3,317	16.44	4.44	2.41	18.39	12.96	44.16	41.63	33.02	42.99	1.70	11.60	41.99	44.70	
Limited-Scope Review:															
Akron, OH	2,584	12.80	4.58	1.39	18.89	11.03	42.20	38.27	34.33	49.30	1.43	11.66	41.16	45.75	
Canton-Massillon, OH	1,342	6.65	3.09	0.82	9.84	4.92	60.24	53.13	26.83	41.13	1.20	5.55	57.40	35.84	
Mansfield, OH	98	0.49	0.00	0.00	20.04	4.08	49.63	71.43	30.33	24.49	0.00	11.41	49.51	39.08	
Springfield, OH	679	3.36	4.94	1.33	12.97	9.57	44.52	43.45	37.57	45.66	2.71	7.52	43.18	46.59	
Toledo, OH	2,123	10.52	5.77	1.13	12.85	6.12	48.96	47.24	32.41	45.50	1.01	6.40	45.71	46.88	
Weirton-Steubenville, OH	218	1.08	1.24	0.92	11.58	7.80	83.35	83.49	3.84	7.80	0.50	8.73	86.28	4.49	
Wheeling, WV-OH	140	0.69	2.55	0.00	13.21	5.00	67.51	51.43	16.73	43.57	1.57	10.09	58.52	29.82	
Ohio Non-Metro 2014-2016	1,601	7.93	0.82	0.31	13.49	9.87	69.30	68.58	16.39	21.24	0.45	10.69	68.52	20.34	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	32	53.33	15.05	6.25	27.16	34.38	38.98	43.75	18.81	15.63	12.98	24.52	42.31	20.19
Columbus, OH 2014-2016	5	8.33	21.69	0.00	27.71	0.00	31.88	60.00	18.72	40.00	22.33	27.18	29.61	20.87
Dayton, OH	10	16.67	10.65	0.00	27.74	40.00	41.68	40.00	19.94	20.00	12.68	22.54	50.70	14.08
Limited-Scope Review:														
Akron, OH	6	10.00	15.36	0.00	23.22	33.33	36.44	66.67	24.98	0.00	22.41	27.59	36.21	13.79
Canton-Massillon, OH	1	1.67	12.01	0.00	13.54	100.00	42.53	0.00	31.92	0.00	10.00	20.00	36.67	33.33
Mansfield, OH	0	0.00	0.00	0.00	45.41	0.00	40.13	0.00	14.46	0.00	0.00	33.33	55.56	11.11
Springfield, OH	0	0.00	18.92	0.00	15.56	0.00	45.05	0.00	20.47	0.00	0.00	14.29	28.57	57.14
Toledo, OH	4	6.67	12.49	25.00	26.96	25.00	44.10	25.00	16.45	25.00	10.89	26.73	43.56	18.81
Weirton-Steubenville, OH	0	0.00	21.26	0.00	25.17	0.00	45.45	0.00	8.12	0.00	0.00	0.00	100.00	0.00
Wheeling, WV-OH	0	0.00	14.67	0.00	18.08	0.00	48.12	0.00	19.13	0.00	0.00	50.00	0.00	50.00
Ohio Non-Metro 2014-2016	2	3.33	4.36	0.00	21.78	0.00	57.42	100.00	16.45	0.00	1.54	21.54	67.69	9.23

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	21,342	34.08	7.61	8.99	12.96	13.50	38.51	36.71	40.53	40.80	6.14	11.31	36.30	46.25
Columbus, OH 2014-2016	15,149	24.19	8.20	5.83	19.78	57.88	31.76	15.49	39.91	20.81	6.94	21.47	28.33	43.27
Dayton, OH	6,442	10.29	6.90	8.86	18.35	19.02	41.92	37.38	32.78	34.74	5.96	16.66	39.89	37.49
Limited-Scope Review:														
Akron, OH	6,618	10.57	7.59	6.00	16.08	16.86	35.72	33.39	40.61	43.74	5.91	14.10	35.81	44.18
Canton-Massillon, OH	2,854	4.56	6.66	5.96	9.62	5.19	52.27	52.91	31.45	35.95	5.22	6.98	51.27	36.53
Mansfield, OH	196	0.31	0.00	0.00	28.27	30.61	45.12	55.61	26.61	13.78	0.00	29.62	43.19	27.19
Springfield, OH	833	1.33	8.78	5.88	18.35	19.45	33.91	29.53	38.96	45.14	7.33	16.18	32.29	44.20
Toledo, OH	3,232	5.16	6.47	5.48	14.03	11.63	45.07	46.29	34.15	36.60	4.55	10.67	43.22	41.56
Weirton-Steubenville, OH	479	0.76	11.71	18.37	10.71	4.59	70.64	69.52	6.93	7.52	11.47	9.15	74.48	4.90
Wheeling, WV-OH	394	0.63	6.44	15.74	12.39	5.84	50.66	37.82	30.51	40.61	6.19	13.19	46.16	34.45
Ohio Non-Metro 2014-2016	5,086	8.12	1.71	1.63	16.90	13.88	65.48	67.83	15.90	16.65	1.16	13.85	68.01	16.98

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OHIO						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	56	9.27	2.48	0.00	8.20	0.00	44.23	60.71	45.06	39.29	0.65	3.23	46.45	49.68
Columbus, OH 2014-2016	37	6.13	3.36	0.00	13.28	21.62	47.59	56.76	35.71	21.62	1.20	9.09	62.92	26.79
Dayton, OH	34	5.63	2.45	0.00	11.24	14.71	53.77	58.82	32.54	26.47	0.00	7.92	54.95	37.13
Limited-Scope Review:														
Akron, OH	16	2.65	1.82	0.00	12.62	6.25	49.42	6.25	36.14	87.50	0.00	10.00	61.67	28.33
Canton-Massillon, OH	35	5.79	1.39	0.00	6.12	0.00	68.78	88.57	23.71	11.43	0.00	3.13	81.25	15.63
Mansfield, OH	18	2.98	0.00	0.00	5.60	0.00	62.24	61.11	32.15	38.89	0.00	0.00	61.82	38.18
Springfield, OH	13	2.15	2.41	0.00	6.02	0.00	34.94	100.00	56.63	0.00	0.00	3.48	24.35	72.17
Toledo, OH	42	6.95	1.58	0.00	5.73	0.00	62.24	80.95	30.46	19.05	0.00	0.00	80.36	19.64
Weirton-Steubenville, OH	3	0.50	1.79	0.00	10.71	100.00	86.61	0.00	0.89	0.00	0.00	5.88	94.12	0.00
Wheeling, WV-OH	0	0.00	0.61	0.00	3.05	0.00	75.61	0.00	20.73	0.00	0.00	5.88	82.35	11.76
Ohio Non-Metro 2014-2016	350	57.95	0.22	0.86	6.46	3.71	72.74	66.86	20.56	28.57	0.14	3.90	76.90	19.07

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	2,548	26.74	21.71	12.89	17.29	26.75	20.69	21.72	40.30	38.63	9.90	24.80	24.09	41.21
Columbus, OH 2014-2016	2,304	24.18	21.27	9.95	17.18	25.18	20.61	22.82	40.94	42.05	8.42	23.10	23.56	44.91
Dayton, OH	915	9.60	20.98	9.47	18.16	24.13	20.62	23.67	40.24	42.73	7.67	22.87	26.23	43.23
Limited-Scope Review:														
Akron, OH	877	9.20	20.77	11.16	17.80	19.21	22.01	27.73	39.42	41.90	12.02	24.92	25.08	37.98
Canton-Massillon, OH	508	5.33	19.27	10.62	19.02	27.86	21.68	25.05	40.03	36.47	10.09	25.48	28.32	36.11
Mansfield, OH	38	0.40	18.37	0.00	20.51	15.79	21.55	47.37	39.57	36.84	5.76	21.40	30.70	42.14
Springfield, OH	323	3.39	19.82	7.57	17.52	28.39	22.90	30.91	39.76	33.12	12.26	28.07	28.20	31.48
Toledo, OH	978	10.26	21.88	10.89	16.99	25.21	20.48	28.32	40.65	35.58	8.76	22.98	28.37	39.90
Weirton-Steubenville, OH	122	1.28	20.21	5.74	18.42	23.77	22.34	35.25	39.04	35.25	5.61	24.11	31.03	39.25
Wheeling, WV-OH	121	1.27	19.91	12.40	20.36	15.70	21.44	21.49	38.29	50.41	9.32	26.69	24.50	39.49
Ohio Non-Metro 2014-2016	795	8.34	19.88	6.00	18.48	28.74	21.80	27.46	39.85	37.80	7.62	27.10	28.15	37.13

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.7% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	1,278	31.10	21.71	9.18	17.29	20.67	20.69	24.78	40.30	45.37	9.22	19.47	22.02	49.29
Columbus, OH 2014-2016	616	14.99	21.27	12.66	17.18	23.54	20.61	23.21	40.94	40.58	7.37	16.15	22.20	54.29
Dayton, OH	378	9.20	20.98	10.34	18.16	20.16	20.62	21.49	40.24	48.01	7.30	16.37	21.27	55.06
Limited-Scope Review:														
Akron, OH	430	10.46	20.77	10.49	17.80	16.78	22.01	28.44	39.42	44.29	9.48	21.75	21.26	47.51
Canton-Massillon, OH	203	4.94	19.27	5.91	19.02	16.75	21.68	27.59	40.03	49.75	15.81	28.43	21.73	34.03
Mansfield, OH	14	0.34	18.37	0.00	20.51	7.14	21.55	57.14	39.57	35.71	6.28	17.57	30.54	45.61
Springfield, OH	126	3.07	19.82	10.40	17.52	26.40	22.90	20.80	39.76	42.40	10.82	29.00	21.21	38.96
Toledo, OH	251	6.11	21.88	11.16	16.99	22.31	20.48	29.88	40.65	36.65	11.27	20.52	28.00	40.21
Weirton-Steubenville, OH	132	3.21	20.21	5.30	18.42	15.15	22.34	35.61	39.04	43.94	5.26	12.28	29.82	52.63
Wheeling, WV-OH	54	1.31	19.91	3.70	20.36	12.96	21.44	38.89	38.29	44.44	11.89	27.97	22.38	37.76
Ohio Non-Metro 2014-2016	627	15.26	19.88	10.22	18.48	20.77	21.80	24.44	39.85	44.57	9.01	20.08	25.32	45.59

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Cleveland-Elyria, OH	5,776	28.62	21.71	7.77	17.29	15.17	20.69	22.19	40.30	54.87	7.24	15.64	23.66	53.45
Columbus, OH 2014-2016	2,303	11.41	21.27	10.86	17.18	19.72	20.61	24.67	40.94	44.75	5.71	14.31	21.59	58.38
Dayton, OH	3,317	16.44	20.98	11.33	18.16	17.18	20.62	22.88	40.24	48.62	7.11	14.69	22.08	56.12
Limited-Scope Review:														
Akron, OH	2,584	12.80	20.77	8.89	17.80	14.52	22.01	23.81	39.42	52.78	8.67	18.54	24.35	48.44
Canton-Massillon, OH	1,342	6.65	19.27	7.74	19.02	16.54	21.68	24.96	40.03	50.76	8.84	19.59	26.53	45.03
Mansfield, OH	98	0.49	18.37	4.17	20.51	19.79	21.55	30.21	39.57	45.83	7.16	15.06	27.05	50.73
Springfield, OH	679	3.36	19.82	10.64	17.52	17.54	22.90	29.39	39.76	42.43	8.08	17.50	27.46	46.95
Toledo, OH	2,123	10.52	21.88	7.57	16.99	18.19	20.48	25.29	40.65	48.95	6.94	14.87	24.24	53.95
Weirton-Steubenville, OH	218	1.08	20.21	8.88	18.42	15.42	22.34	22.90	39.04	52.80	7.54	16.23	23.48	52.75
Wheeling, WV-OH	140	0.69	19.91	4.29	20.36	16.43	21.44	18.57	38.29	60.71	8.08	19.78	26.74	45.40
Ohio Non-Metro 2014-2016	1,601	7.93	19.88	9.19	18.48	21.08	21.80	26.12	39.85	43.61	6.96	18.55	25.92	48.57

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Cleveland-Elyria, OH	21,374	34.10	81.66	57.75	81.24	9.45	9.31	38,350	17,258
Columbus, OH 2014-2016	15,181	24.22	82.28	31.93	82.20	11.69	6.11	33,164	12,799
Dayton, OH	6,442	10.28	79.87	48.14	75.69	12.23	12.08	11,731	5,000
Limited-Scope Review:									
Akron, OH	6,618	10.56	80.95	56.78	80.73	9.97	9.29	11,321	4,747
Canton-Massillon, OH	2,854	4.55	80.94	58.48	85.00	7.11	7.88	5,423	2,474
Mansfield, OH	196	0.31	77.75	65.82	82.65	10.20	7.14	1,659	681
Springfield, OH	833	1.33	78.21	58.82	84.87	8.88	6.24	1,542	784
Toledo, OH	3,232	5.16	78.53	53.13	83.94	8.04	8.01	8,745	3,863
Weirton-Steubenville, OH	479	0.76	78.06	60.75	91.02	4.18	4.80	791	318
Wheeling, WV-OH	394	0.63	78.55	60.91	87.06	9.64	3.30	751	280
Ohio Non-Metro 2014-2016	5,086	8.11	78.95	63.35	87.40	7.06	5.54	15,729	7,349

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.04% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OHIO		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Cleveland-Elyria, OH	56	9.27	95.87	62.50	73.21	8.93	17.86	156	93
Columbus, OH 2014-2016	37	6.13	95.63	40.54	62.16	24.32	13.51	419	190
Dayton, OH	34	5.63	96.23	61.76	47.06	29.41	23.53	203	102
Limited-Scope Review:									
Akron, OH	16	2.65	96.53	75.00	93.75	6.25	0.00	60	37
Canton-Massillon, OH	35	5.79	97.75	77.14	60.00	31.43	8.57	97	61
Mansfield, OH	18	2.98	97.64	72.22	66.67	16.67	16.67	56	27
Springfield, OH	13	2.15	97.89	69.23	53.85	7.69	38.46	115	74
Toledo, OH	42	6.95	95.77	73.81	71.43	26.19	2.38	392	282
Weirton-Steubenville, OH	3	0.50	99.11	100.00	0.00	100.00	0.00	17	9
Wheeling, WV-OH	0	0.00	97.56	0.00	0.00	0.00	0.00	17	10
Ohio Non-Metro 2014-2016	350	57.95	98.25	62.86	69.43	19.14	11.43	1,446	861

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 17.05% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Cleveland-Elyria, OH	16	19,478	509	109,064	525	128,543	44.67	0	0
Columbus, OH	12	6,983	255	62,998	267	69,981	24.32	0	0
Dayton, OH	3	2,125	174	15,277	177	17,402	6.05	0	0
Limited-Scope Review:									
Akron, OH	0	0	95	5,776	95	5,776	2.01	0	0
Canton-Massillon, OH	0	0	32	1,744	32	1,744	0.61	0	0
Mansfield, OH	0	0	6	158	6	158	0.05	0	0
Springfield, OH	0	0	30	1,138	30	1,138	0.40	0	0
Toledo, OH	10	2,921	72	22,993	82	25,913	9.01	0	0
Weirton-Steubenville, OH	0	0	10	662	10	662	0.23	0	0
Wheeling, WV-OH	0	0	6	37	6	37	0.01	0	0
Ohio Non-Metro	2	419	80	15,109	82	15,529	5.40	0	0
Ohio State/Regional	3	9,870	3	11,000	6	20,870	7.25	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Cleveland-Elyria, OH	39.16	71	27.63	5.63	16.90	43.66	32.39	1	11	-1	-1	-8	0	10.38	17.42	38.71	33.49
Columbus, OH	27.74	58	22.57	15.52	29.31	20.69	34.48	1	8	0	-2	-3	-2	10.05	21.45	34.90	33.01
Dayton, OH	6.91	25	9.73	8.00	20.00	40.00	32.00	1	7	0	-1	-2	-3	7.08	22.23	42.05	28.64
Limited-Scope Review:																	
Akron, OH	7.32	23	8.95	17.39	4.35	34.78	43.48	2	3	1	0	-2	0	9.27	20.30	39.41	31.03
Canton-Massillon, OH	1.99	12	4.67	8.33	0.00	58.33	33.33	0	1	0	0	-1	0	4.77	12.26	57.20	25.78
Mansfield, OH	0.15	1	0.39	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	27.88	45.91	26.21
Springfield, OH	1.11	5	1.95	20.00	20.00	40.00	20.00	0	1	0	-1	0	0	10.36	16.17	41.08	32.38
Toledo, OH	4.14	17	6.61	0.00	35.29	29.41	35.29	0	2	0	0	-1	-1	9.43	16.63	45.30	27.78
Weirton-Steubenville, OH	0.82	3	1.17	33.33	0.00	66.67	0.00	0	1	0	-1	0	0	5.58	15.33	75.71	3.37
Wheeling, WV-OH	0.50	2	0.78	50.00	0.00	0.00	50.00	0	1	0	0	-1	0	3.81	13.41	61.51	21.27
Ohio Non-Metro	10.17	40	15.56	2.50	15.00	67.50	15.00	0	19	0	-5	-14	0	1.46	15.71	67.63	14.87

Table 1. Lending Volume

LENDING VOLUME												
Geography: PENNSYLVANIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area (2016):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Pittsburgh, PA	65.85	29,973	4,054,153	53,510	3,944,197	21	3,143	139	452,540	83,643	8,454,033	83.10
Scranton-Wilkes Barre-Hazleton, PA	6.38	2,884	247,662	5,170	398,785	5	125	40	28,323	8,099	674,895	4.07
Limited-Scope Review:												
Altoona, PA	0.10	63	6,365	62	15,799	0	0	1	500	126	22,664	0.00
Bloomsburg-Berwick, PA 2014-2016	0.26	107	9,377	225	15,773	0	0	2	600	334	25,750	0.16
East Stroudsburg, PA 2014-2016	1.08	380	40,031	993	54,906	0	0	4	3,724	1,377	98,661	0.77
Erie, PA	5.48	2,552	291,500	4,359	340,680	40	2,988	12	28,217	6,963	663,385	2.33
Gettysburg, PA 2014-2016	1.11	437	49,847	932	64,489	38	4,984	8	6,714	1,415	126,034	0.63
Harrisburg-Carlisle, PA	4.09	2,014	341,427	3,136	288,892	32	3,105	11	88,406	5,193	721,830	3.07
Lancaster, PA	5.52	2,514	314,343	4,170	424,581	329	33,421	4	2,108	7,017	774,453	1.85
Lebanon, PA	0.41	369	54,442	151	26,428	0	0	3	8,896	523	89,766	0.01
Reading, PA	0.60	333	46,167	424	64,047	0	0	0	0	757	110,214	0.00
State College, PA	1.15	578	106,577	872	66,928	5	250	0	0	1,455	173,755	1.02
Williamsport, PA	0.36	294	30,532	161	9,473	0	0	1	750	456	40,755	0.10
York-Hanover, PA	2.98	1,705	206,479	2,016	207,375	58	5,967	1	2,696	3,780	422,517	0.68
Pennsylvania Non-Metro 2014-2016	4.64	1,656	141,339	4,203	256,393	27	3,787	3	10,355	5,889	411,874	2.21
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	2	410	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: PENNSYLVANIA														
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016														
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Pittsburgh, PA	65.85	295	46,173	295	46,173	0	0	0	0	0	0	0	0	83.10
Scranton-Wilkes Barre-Hazleton, PA	6.38	52	7,495	52	7,495	0	0	0	0	0	0	0	0	4.07
Limited-Scope Review:														
Altoona, PA	0.10	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Bloomsburg-Berwick, PA 2014-2016	0.26	3	210	3	210	0	0	0	0	0	0	0	0	0.16
East Stroudsburg, PA 2014-2016	1.08	3	125	3	125	0	0	0	0	0	0	0	0	0.77
Erie, PA	5.48	33	6,413	33	6,413	0	0	0	0	0	0	0	0	2.33
Gettysburg, PA 2014-2016	1.11	8	1,006	8	1,006	0	0	0	0	0	0	0	0	0.63
Harrisburg-Carlisle, PA	4.09	41	6,473	41	6,473	0	0	0	0	0	0	0	0	3.07
Lancaster, PA	5.52	61	11,744	61	11,744	0	0	0	0	0	0	0	0	1.85
Lebanon, PA	0.41	0	0	0	0	0	0	0	0	0	0	0	0	0.01
Reading, PA	0.60	2	292	2	292	0	0	0	0	0	0	0	0	0.00
State College, PA	1.15	14	1,706	14	1,706	0	0	0	0	0	0	0	0	1.02
Williamsport, PA	0.36	0	0	0	0	0	0	0	0	0	0	0	0	0.10
York-Hanover, PA	2.98	23	3,934	23	3,934	0	0	0	0	0	0	0	0	0.68
Pennsylvania Non-Metro 2014-2016	4.64	16	1,301	16	1,301	0	0	0	0	0	0	0	0	2.21

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	6,716	68.58	2.20	1.35	18.77	14.59	50.31	45.73	28.73	38.33	1.22	13.33	47.65	37.80
Scranton-Wilkes Barre-Hazleton, PA	563	5.75	0.71	0.89	15.25	13.85	59.47	58.61	24.57	26.64	0.78	11.68	58.10	29.45
Limited-Scope Review:														
Altoona, PA	13	0.13	0.35	0.00	8.96	15.38	79.40	76.92	11.29	7.69	0.08	9.45	76.17	14.30
Bloomsburg-Berwick, PA 2014-2016	19	0.19	0.00	0.00	6.68	10.53	87.35	63.16	5.97	26.32	0.00	8.08	86.28	5.64
East Stroudsburg, PA 2014-2016	95	0.97	0.00	0.00	3.84	5.26	79.53	82.11	16.63	12.63	0.00	6.74	74.60	18.67
Erie, PA	468	4.78	3.95	0.85	13.43	5.98	47.72	37.61	34.90	55.56	1.96	10.19	45.16	42.70
Gettysburg, PA 2014-2016	70	0.71	0.00	0.00	0.00	0.00	91.54	91.43	8.46	8.57	0.00	0.00	90.68	9.32
Harrisburg-Carlisle, PA	407	4.16	2.23	0.25	15.17	9.09	54.84	45.21	27.76	45.45	0.87	14.25	51.35	33.53
Lancaster, PA	322	3.29	1.85	3.11	6.49	5.90	77.96	72.36	13.70	18.63	2.48	8.74	75.40	13.39
Lebanon, PA	103	1.05	0.00	0.00	7.60	4.85	66.12	44.66	26.28	50.49	0.00	7.28	59.40	33.32
Reading, PA	63	0.64	7.11	3.17	5.12	0.00	60.26	63.49	27.51	33.33	3.97	4.22	63.63	28.18
State College, PA	154	1.57	0.05	0.00	12.86	7.14	59.40	52.60	27.69	40.26	0.28	8.66	58.83	32.23
Williamsport, PA	53	0.54	1.28	1.89	3.26	3.77	87.42	83.02	8.04	11.32	1.49	4.05	86.46	8.01
York-Hanover, PA	242	2.47	2.71	1.65	6.40	11.57	69.57	59.09	21.33	27.69	1.37	6.11	69.45	23.07
Pennsylvania Non-Metro 2014-2016	505	5.16	0.22	0.00	5.25	3.76	85.82	83.96	8.71	12.28	0.10	4.21	83.55	12.14

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	5,325	61.21	2.20	1.48	18.77	16.62	50.31	47.79	28.73	34.10	1.71	16.55	50.01	31.72
Scranton-Wilkes Barre-Hazleton, PA	924	10.62	0.71	0.76	15.25	11.90	59.47	64.29	24.57	23.05	0.76	10.54	61.82	26.88
Limited-Scope Review:														
Altoona, PA	13	0.15	0.35	0.00	8.96	7.69	79.40	76.92	11.29	15.38	0.26	7.46	82.26	10.03
Bloomsburg-Berwick, PA 2014-2016	44	0.51	0.00	0.00	6.68	6.82	87.35	81.82	5.97	11.36	0.00	5.32	87.71	6.98
East Stroudsburg, PA 2014-2016	115	1.32	0.00	0.00	3.84	6.09	79.53	70.43	16.63	23.48	0.00	3.72	75.54	20.74
Erie, PA	464	5.33	3.95	0.86	13.43	10.78	47.72	43.97	34.90	44.40	3.08	12.82	43.77	40.32
Gettysburg, PA 2014-2016	96	1.10	0.00	0.00	0.00	0.00	91.54	88.54	8.46	11.46	0.00	0.00	90.78	9.22
Harrisburg-Carlisle, PA	306	3.52	2.23	1.31	15.17	9.48	54.84	53.59	27.76	35.62	0.93	14.59	59.16	25.32
Lancaster, PA	480	5.52	1.85	1.04	6.49	4.79	77.96	83.13	13.70	11.04	1.57	5.24	80.10	13.09
Lebanon, PA	24	0.28	0.00	0.00	7.60	0.00	66.12	54.17	26.28	45.83	0.00	6.49	68.18	25.32
Reading, PA	66	0.76	7.11	6.06	5.12	4.55	60.26	51.52	27.51	37.88	8.19	5.56	57.31	28.95
State College, PA	96	1.10	0.05	0.00	12.86	5.21	59.40	65.63	27.69	29.17	0.38	14.77	56.82	28.03
Williamsport, PA	63	0.72	1.28	4.76	3.26	7.94	87.42	84.13	8.04	3.17	1.40	3.86	88.77	5.96
York-Hanover, PA	249	2.86	2.71	0.80	6.40	10.84	69.57	59.44	21.33	28.92	2.33	4.55	70.02	23.10
Pennsylvania Non-Metro 2014-2016	435	5.00	0.22	0.23	5.25	5.06	85.82	82.07	8.71	12.64	0.09	6.06	85.58	8.27

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	17,914	65.56	2.20	0.75	18.77	10.28	50.31	41.40	28.73	47.57	0.85	10.85	46.71	41.59
Scranton-Wilkes Barre-Hazleton, PA	1,392	5.09	0.71	0.72	15.25	9.70	59.47	58.55	24.57	31.03	0.50	10.44	58.52	30.53
Limited-Scope Review:														
Altoona, PA	37	0.14	0.35	2.70	8.96	18.92	79.40	64.86	11.29	13.51	0.00	5.53	78.77	15.70
Bloomsburg-Berwick, PA 2014-2016	44	0.16	0.00	0.00	6.68	6.82	87.35	88.64	5.97	4.55	0.00	5.74	88.15	6.12
East Stroudsburg, PA 2014-2016	168	0.61	0.00	0.00	3.84	14.29	79.53	69.05	16.63	16.67	0.00	6.41	75.88	17.71
Erie, PA	1,618	5.92	3.95	1.17	13.43	7.23	47.72	39.37	34.90	52.22	1.04	10.46	41.62	46.88
Gettysburg, PA 2014-2016	271	0.99	0.00	0.00	0.00	0.00	91.54	88.19	8.46	11.81	0.00	0.00	90.03	9.97
Harrisburg-Carlisle, PA	1,295	4.74	2.23	0.54	15.17	10.42	54.84	49.88	27.76	39.15	0.73	12.00	52.85	34.42
Lancaster, PA	1,708	6.25	1.85	1.11	6.49	2.87	77.96	81.73	13.70	14.29	1.37	4.92	77.12	16.59
Lebanon, PA	241	0.88	0.00	0.00	7.60	3.73	66.12	50.21	26.28	46.06	0.00	4.37	62.61	33.02
Reading, PA	204	0.75	7.11	0.00	5.12	3.92	60.26	67.16	27.51	28.92	2.07	2.80	59.04	36.09
State College, PA	326	1.19	0.05	0.00	12.86	4.60	59.40	53.37	27.69	42.02	0.07	9.25	55.48	35.20
Williamsport, PA	178	0.65	1.28	2.25	3.26	2.81	87.42	83.71	8.04	11.24	0.55	1.42	88.29	9.74
York-Hanover, PA	1,213	4.44	2.71	0.74	6.40	10.96	69.57	58.29	21.33	30.01	0.91	4.81	68.61	25.67
Pennsylvania Non-Metro 2014-2016	715	2.62	0.22	0.00	5.25	4.76	85.82	83.78	8.71	11.47	0.04	4.03	84.35	11.58

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	17	41.46	8.98	11.76	23.40	11.76	43.21	47.06	24.41	29.41	7.35	35.10	39.18	18.37
Scranton-Wilkes Barre-Hazleton, PA	5	12.20	16.52	20.00	26.26	60.00	45.04	20.00	12.18	0.00	6.25	25.00	48.44	20.31
Limited-Scope Review:														
Altoona, PA	0	0.00	16.97	0.00	16.25	0.00	53.00	0.00	13.78	0.00	20.00	0.00	80.00	0.00
Bloomsburg-Berwick, PA 2014-2016	0	0.00	0.00	0.00	10.64	0.00	87.01	0.00	2.36	0.00	0.00	7.14	92.86	0.00
East Stroudsburg, PA 2014-2016	2	4.88	0.00	0.00	1.74	0.00	93.30	100.00	4.96	0.00	0.00	0.00	75.00	25.00
Erie, PA	2	4.88	22.73	0.00	13.35	0.00	27.67	0.00	36.25	100.00	15.79	31.58	15.79	36.84
Gettysburg, PA 2014-2016	0	0.00	0.00	0.00	0.00	0.00	92.94	0.00	7.06	0.00	0.00	0.00	100.00	0.00
Harrisburg-Carlisle, PA	6	14.63	7.18	0.00	30.50	16.67	48.17	50.00	14.15	33.33	6.02	51.81	28.92	13.25
Lancaster, PA	4	9.76	9.63	50.00	10.82	0.00	68.29	50.00	11.26	0.00	22.54	16.90	59.15	1.41
Lebanon, PA	1	2.44	0.00	0.00	18.77	100.00	61.19	0.00	20.05	0.00	0.00	18.75	62.50	18.75
Reading, PA	0	0.00	33.46	0.00	8.18	0.00	37.57	0.00	20.79	0.00	38.71	12.90	41.94	6.45
State College, PA	2	4.88	12.66	0.00	21.87	0.00	44.70	100.00	20.77	0.00	0.00	27.78	50.00	22.22
Williamsport, PA	0	0.00	17.31	0.00	12.17	0.00	60.72	0.00	9.80	0.00	15.38	7.69	76.92	0.00
York-Hanover, PA	1	2.44	12.11	0.00	13.68	100.00	64.91	0.00	9.29	0.00	25.00	6.25	62.50	6.25
Pennsylvania Non-Metro 2014-2016	1	2.44	0.11	0.00	19.39	0.00	72.96	100.00	7.54	0.00	0.00	17.50	77.50	5.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	53,312	66.49	4.32	4.49	16.10	18.94	46.56	44.26	32.39	32.31	3.45	15.32	46.00	35.23
Scranton-Wilkes Barre-Hazleton, PA	5,170	6.45	5.88	5.40	15.52	14.47	56.94	59.81	21.52	20.33	4.57	13.32	57.54	24.57
Limited-Scope Review:														
Altoona, PA	62	0.08	3.70	8.06	12.55	24.19	70.37	56.45	13.37	11.29	1.78	9.90	72.89	15.43
Bloomsburg-Berwick, PA 2014-2016	225	0.28	0.00	0.00	10.01	8.00	78.09	73.33	11.89	18.67	0.00	11.21	74.60	14.20
East Stroudsburg, PA 2014-2016	993	1.24	0.00	0.00	3.11	4.23	85.40	82.38	11.49	13.39	0.00	2.85	82.52	14.63
Erie, PA	4,359	5.44	11.90	9.08	13.99	10.58	43.24	44.12	30.86	36.22	10.44	13.12	43.77	32.66
Gettysburg, PA 2014-2016	932	1.16	0.00	0.00	0.00	0.00	91.66	93.88	8.34	6.12	0.00	0.00	92.86	7.14
Harrisburg-Carlisle, PA	3,136	3.91	2.69	2.04	24.62	19.61	46.64	47.86	26.03	30.48	2.10	18.67	45.79	33.44
Lancaster, PA	4,170	5.20	5.54	5.92	5.93	4.05	75.21	76.28	13.33	13.74	4.20	4.53	77.50	13.77
Lebanon, PA	151	0.19	0.00	0.00	6.33	1.32	68.48	56.29	25.18	42.38	0.00	4.49	66.94	28.57
Reading, PA	424	0.53	10.18	6.60	7.88	3.54	54.60	60.85	27.33	29.01	6.76	6.41	56.34	30.49
State College, PA	869	1.08	6.47	12.77	10.60	8.86	48.50	38.90	31.11	39.47	6.05	11.90	50.03	32.02
Williamsport, PA	161	0.20	4.12	2.48	4.15	4.35	84.24	80.12	7.50	13.04	2.90	3.64	85.19	8.28
York-Hanover, PA	2,016	2.51	6.77	3.92	7.91	18.40	65.60	55.46	19.72	22.22	4.79	7.33	66.81	21.07
Pennsylvania Non-Metro 2014-2016	4,202	5.24	0.21	0.24	9.41	10.83	80.53	78.63	9.68	10.30	0.28	7.87	81.34	10.51

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income ¹			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	21	3.78	1.33	0.00	13.40	14.29	58.00	61.90	27.18	23.81	0.00	28.36	58.21	13.43
Scranton-Wilkes Barre-Hazleton, PA	5	0.90	0.58	0.00	8.85	100.00	57.62	0.00	32.95	0.00	0.00	5.00	55.00	40.00
Limited-Scope Review:														
Altoona, PA	0	0.00	0.47	0.00	2.82	0.00	91.08	0.00	5.63	0.00	0.00	0.00	100.00	0.00
Bloomsburg-Berwick, PA 2014-2016	0	0.00	0.00	0.00	2.32	0.00	94.21	0.00	3.47	0.00	0.00	0.00	96.67	3.33
East Stroudsburg, PA 2014-2016	0	0.00	0.00	0.00	3.48	0.00	80.00	0.00	16.52	0.00	0.00	0.00	70.00	30.00
Erie, PA	40	7.21	1.50	0.00	9.19	37.50	63.23	52.50	26.08	10.00	0.00	18.42	65.79	15.79
Gettysburg, PA 2014-2016	38	6.85	0.00	0.00	0.00	0.00	91.85	100.00	8.15	0.00	0.00	0.00	94.74	5.26
Harrisburg-Carlisle, PA	32	5.77	0.32	0.00	13.74	28.13	65.09	71.88	20.85	0.00	0.62	16.67	74.07	8.64
Lancaster, PA	329	59.28	0.78	0.00	1.46	0.00	89.25	89.06	8.50	10.94	0.00	0.08	94.06	5.85
Lebanon, PA	0	0.00	0.00	0.00	0.00	0.00	73.36	0.00	26.64	0.00	0.00	0.00	92.89	7.11
Reading, PA	0	0.00	1.20	0.00	5.36	0.00	67.74	0.00	25.69	0.00	0.00	8.51	85.11	6.38
State College, PA	5	0.90	0.00	0.00	13.11	0.00	63.24	100.00	22.88	0.00	0.00	44.63	43.80	11.57
Williamsport, PA	0	0.00	0.00	0.00	0.63	0.00	92.77	0.00	6.60	0.00	0.00	0.00	98.21	1.79
York-Hanover, PA	58	10.45	0.90	0.00	2.79	0.00	76.01	98.28	20.31	1.72	0.00	1.29	87.10	11.61
Pennsylvania Non-Metro 2014-2016	27	4.86	0.00	0.00	2.75	0.00	90.78	100.00	6.47	0.00	0.00	2.87	91.40	5.73

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	6,716	68.58	20.27	10.65	17.92	26.36	21.81	23.27	40.00	39.72	9.80	23.35	24.17	42.68
Scranton-Wilkes Barre-Hazleton, PA	563	5.75	20.44	12.30	18.03	24.77	21.57	24.23	39.96	38.70	10.54	25.06	25.90	38.50
Limited-Scope Review:														
Altoona, PA	13	0.13	19.37	15.38	18.28	15.38	23.04	7.69	39.32	61.54	11.99	25.09	26.30	36.62
Bloomsburg-Berwick, PA 2014-2016	19	0.19	15.55	0.00	21.91	10.53	23.73	31.58	38.82	57.89	8.60	19.12	29.30	42.98
East Stroudsburg, PA 2014-2016	95	0.97	20.07	6.52	17.27	21.74	22.89	29.35	39.77	42.39	4.58	19.74	29.64	46.04
Erie, PA	468	4.78	20.77	5.80	17.99	18.30	21.23	25.00	40.02	50.89	8.21	23.72	26.79	41.28
Gettysburg, PA 2014-2016	70	0.71	17.26	10.29	18.82	20.59	25.74	36.76	38.18	32.35	7.64	24.01	32.73	35.62
Harrisburg-Carlisle, PA	407	4.16	19.15	9.62	18.42	22.28	23.05	27.85	39.39	40.25	10.49	25.79	25.93	37.79
Lancaster, PA	322	3.29	17.38	6.69	19.06	26.11	24.77	24.52	38.79	42.68	8.01	28.13	28.37	35.49
Lebanon, PA	103	1.05	17.00	11.76	18.58	23.53	24.94	29.41	39.48	35.29	8.69	28.10	27.61	35.60
Reading, PA	63	0.64	20.50	3.23	17.37	19.35	23.18	27.42	38.95	50.00	10.93	29.15	27.57	32.35
State College, PA	154	1.57	18.29	5.92	19.03	16.45	22.77	24.34	39.91	53.29	8.39	19.33	26.17	46.12
Williamsport, PA	53	0.54	18.83	1.92	18.93	19.23	23.21	30.77	39.03	48.08	5.77	19.53	29.02	45.67
York-Hanover, PA	242	2.47	17.58	8.58	18.89	25.32	24.52	29.61	39.01	36.48	9.77	27.47	28.14	34.62
Pennsylvania Non-Metro 2014-2016	505	5.16	18.54	5.85	19.41	23.19	22.81	31.65	39.24	39.31	6.72	22.55	28.92	41.81

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.3% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	5,325	61.21	20.27	9.76	17.92	19.16	21.81	24.46	40.00	46.62	9.93	18.95	24.13	46.99
Scranton-Wilkes Barre-Hazleton, PA	924	10.62	20.44	13.85	18.03	22.29	21.57	24.35	39.96	39.50	10.18	19.07	26.31	44.44
Limited-Scope Review:														
Altoona, PA	13	0.15	19.37	0.00	18.28	23.08	23.04	15.38	39.32	61.54	12.11	16.90	29.01	41.97
Bloomsburg-Berwick, PA 2014-2016	44	0.51	15.55	9.09	21.91	18.18	23.73	22.73	38.82	50.00	13.84	18.69	26.99	40.48
East Stroudsburg, PA 2014-2016	115	1.32	20.07	6.96	17.27	24.35	22.89	21.74	39.77	46.96	5.32	13.29	27.91	53.49
Erie, PA	464	5.33	20.77	10.13	17.99	18.32	21.23	23.71	40.02	47.84	8.07	17.40	23.20	51.32
Gettysburg, PA 2014-2016	96	1.10	17.26	10.42	18.82	22.92	25.74	28.13	38.18	38.54	9.95	21.33	23.22	45.50
Harrisburg-Carlisle, PA	306	3.52	19.15	10.49	18.42	18.69	23.05	25.57	39.39	45.25	8.95	18.94	27.34	44.77
Lancaster, PA	480	5.52	17.38	11.06	19.06	22.76	24.77	28.18	38.79	38.00	7.01	19.85	24.70	48.44
Lebanon, PA	24	0.28	17.00	12.50	18.58	12.50	24.94	29.17	39.48	45.83	7.12	20.00	24.41	48.47
Reading, PA	66	0.76	20.50	7.58	17.37	13.64	23.18	24.24	38.95	54.55	8.65	20.91	24.37	46.07
State College, PA	96	1.10	18.29	10.42	19.03	20.83	22.77	21.88	39.91	46.88	11.37	19.61	29.02	40.00
Williamsport, PA	63	0.72	18.83	9.52	18.93	22.22	23.21	28.57	39.03	39.68	6.27	17.71	23.25	52.77
York-Hanover, PA	249	2.86	17.58	11.29	18.89	18.95	24.52	34.68	39.01	35.08	9.29	15.39	27.74	47.58
Pennsylvania Non-Metro 2014-2016	435	5.00	18.54	7.14	19.41	20.74	22.81	30.88	39.24	41.24	10.90	19.37	26.60	43.13

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.3% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Pittsburgh, PA	17,915	65.56	20.27	5.46	17.92	14.45	21.81	22.10	40.00	57.98	7.52	16.82	23.76	51.90
Scranton-Wilkes Barre-Hazleton, PA	1,392	5.09	20.44	7.23	18.03	17.41	21.57	22.18	39.96	53.18	8.42	16.61	24.80	50.17
Limited-Scope Review:														
Altoona, PA	37	0.14	19.37	2.78	18.28	27.78	23.04	13.89	39.32	55.56	6.72	18.02	25.91	49.36
Bloomsburg-Berwick, PA 2014-2016	44	0.16	15.55	11.36	21.91	11.36	23.73	25.00	38.82	52.27	11.60	18.10	30.86	39.44
East Stroudsburg, PA 2014-2016	168	0.61	20.07	10.18	17.27	16.17	22.89	26.95	39.77	46.71	6.07	16.47	25.30	52.16
Erie, PA	1,618	5.92	20.77	5.27	17.99	14.45	21.23	22.46	40.02	57.82	5.63	16.14	24.69	53.53
Gettysburg, PA 2014-2016	271	0.99	17.26	10.78	18.82	26.77	25.74	25.65	38.18	36.80	6.26	17.94	26.59	49.22
Harrisburg-Carlisle, PA	1,295	4.74	19.15	9.41	18.42	19.61	23.05	25.65	39.39	45.33	8.34	18.99	25.71	46.96
Lancaster, PA	1,708	6.25	17.38	7.18	19.06	22.26	24.77	29.85	38.79	40.71	6.38	19.62	28.63	45.37
Lebanon, PA	241	0.88	17.00	6.19	18.58	14.16	24.94	26.55	39.48	53.10	6.42	20.56	26.98	46.05
Reading, PA	204	0.75	20.50	2.99	17.37	15.42	23.18	30.85	38.95	50.75	7.31	17.88	26.93	47.87
State College, PA	326	1.19	18.29	4.31	19.03	14.46	22.77	24.92	39.91	56.31	6.23	16.84	26.43	50.51
Williamsport, PA	178	0.65	18.83	4.62	18.93	18.50	23.21	26.59	39.03	50.29	6.10	16.99	26.33	50.58
York-Hanover, PA	1,213	4.44	17.58	9.49	18.89	22.42	24.52	28.04	39.01	40.05	7.78	19.12	26.21	46.89
Pennsylvania Non-Metro 2014-2016	715	2.62	18.54	6.18	19.41	16.71	22.81	26.97	39.24	50.14	7.21	17.89	25.77	49.13

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Pittsburgh, PA	53,510	66.57	81.69	62.56	87.96	6.68	5.37	45,046	20,991
Scranton-Wilkes Barre-Hazleton, PA	5,170	6.43	82.10	64.33	87.54	7.56	4.89	8,907	4,084
Limited-Scope Review:									
Altoona, PA	62	0.08	78.37	46.77	59.68	12.90	27.42	1,604	627
Bloomsburg-Berwick, PA 2014-2016	225	0.28	80.93	82.22	90.22	4.89	4.89	807	374
East Stroudsburg, PA 2014-2016	993	1.24	85.98	67.67	93.05	4.23	2.72	2,919	1,518
Erie, PA	4,359	5.42	79.08	63.25	87.02	7.36	5.62	3,753	1,549
Gettysburg, PA 2014-2016	932	1.16	86.73	62.45	87.45	6.44	6.12	1,640	865
Harrisburg-Carlisle, PA	3,136	3.90	79.76	57.59	83.55	9.15	7.30	8,821	3,905
Lancaster, PA	4,170	5.19	83.71	49.74	78.37	11.73	9.90	11,762	5,299
Lebanon, PA	151	0.19	83.07	43.71	60.93	18.54	20.53	1,958	969
Reading, PA	424	0.53	83.10	44.10	71.70	9.43	18.87	6,660	3,089
State College, PA	872	1.08	80.38	71.56	88.65	3.67	7.68	1,976	887
Williamsport, PA	161	0.20	80.33	70.19	90.68	4.97	4.35	1,503	591
York-Hanover, PA	2,016	2.51	83.27	50.84	80.95	8.53	10.52	5,794	2,817
Pennsylvania Non-Metro 2014-2016	4,203	5.23	80.08	59.34	91.46	5.19	3.35	11,071	4,994

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.99% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Pittsburgh, PA	21	3.78	96.26	52.38	61.90	14.29	23.81	135	74
Scranton-Wilkes Barre-Hazleton, PA	5	0.90	96.66	20.00	100.00	0.00	0.00	21	12
Limited-Scope Review:									
Altoona, PA	0	0.00	96.71	0.00	0.00	0.00	0.00	36	8
Bloomsburg-Berwick, PA 2014-2016	0	0.00	96.91	0.00	0.00	0.00	0.00	30	10
East Stroudsburg, PA 2014-2016	0	0.00	96.52	0.00	0.00	0.00	0.00	12	5
Erie, PA	40	7.21	96.81	60.00	75.00	22.50	2.50	38	16
Gettysburg, PA 2014-2016	38	6.85	96.14	52.63	73.68	7.89	18.42	95	58
Harrisburg-Carlisle, PA	32	5.77	96.92	53.13	75.00	12.50	12.50	162	95
Lancaster, PA	329	59.28	96.30	47.42	69.00	22.80	8.21	1,196	980
Lebanon, PA	0	0.00	97.07	0.00	0.00	0.00	0.00	197	138
Reading, PA	0	0.00	95.93	0.00	0.00	0.00	0.00	284	193
State College, PA	5	0.90	96.66	80.00	100.00	0.00	0.00	121	101
Williamsport, PA	0	0.00	97.48	0.00	0.00	0.00	0.00	56	34
York-Hanover, PA	58	10.45	96.86	51.72	75.86	12.07	12.07	156	94
Pennsylvania Non-Metro 2014-2016	27	4.86	98.40	55.56	62.96	18.52	18.52	352	174

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 37.55% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PENNSYLVANIA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Pittsburgh, PA	29	45,901	740	360,282	769	406,184	84.67	2	1,124
Scranton-Wilkes Barre-Hazleton, PA	1	420	144	9,583	145	10,003	2.09	0	0
Limited-Scope Review:									
Altoona, PA	0	0	1	25	1	25	0.01	0	0
Bloomsburg-Berwick, PA	0	0	12	518	12	518	0.11	0	0
East Stroudsburg, PA	0	0	14	1,933	14	1,933	0.40	0	0
Erie, PA	2	430	70	13,369	72	13,800	2.88	0	0
Gettysburg, PA	4	1,922	25	1,870	29	3,792	0.79	0	0
Harrisburg-Carlisle, PA	0	0	81	12,125	81	12,125	2.53	0	0
Lancaster, PA	0	0	54	4,914	54	4,914	1.02	0	0
Lebanon, PA	0	0	2	9,344	2	9,344	1.95	0	0
Reading, PA	0	0	10	846	10	846	0.18	0	0
State College, PA	0	0	19	2,574	19	2,574	0.54	0	0
Williamsport, PA	0	0	4	5,688	4	5,688	1.19	0	0
York-Hanover, PA	0	0	31	1,768	31	1,768	0.37	0	0
Pennsylvania Non-Metro	0	0	93	5,928	93	5,928	1.24	0	0
Pennsylvania State/Regional	0	0	7	308	7	308	0.06	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Pittsburgh, PA	83.10	141	48.12	7.80	17.73	39.72	32.62	8	38	-1	-8	-16	-4	4.18	20.97	47.24	27.18
Scranton-Wilkes Barre-Hazleton, PA	4.07	27	9.22	7.41	18.52	55.56	18.52	0	5	0	0	-5	0	2.28	19.33	56.18	22.21
Limited-Scope Review:																	
Altoona, PA	0.00	0	0.00	0.00	0.00	0.00	0.00	3	3	0	0	0	0	1.26	12.28	76.00	10.46
Bloomsburg-Berwick, PA	0.16	3	1.02	0.00	33.33	33.33	33.33	0	1	0	0	-1	0	0.00	7.92	87.60	4.48
East Stroudsburg, PA	0.77	9	3.07	0.00	0.00	88.89	11.11	0	0	0	0	0	0	0.00	4.41	79.26	16.33
Erie, PA	2.33	13	4.44	7.69	15.38	38.46	38.46	0	5	0	0	-2	-3	8.42	16.82	42.19	31.78
Gettysburg, PA	0.63	7	2.39	0.00	0.00	100.00	0.00	0	2	0	0	-2	0	0.00	0.00	89.98	10.02
Harrisburg-Carlisle, PA	3.07	20	6.83	5.00	25.00	40.00	30.00	1	8	0	-2	-5	0	4.57	19.81	50.67	24.32
Lancaster, PA	1.85	23	7.85	4.35	4.35	86.96	4.35	0	9	0	0	-7	-2	4.71	8.28	75.44	11.58
Lebanon, PA	0.01	1	0.34	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.55	65.51	22.94
Reading, PA	0.00	0	0.00	0.00	0.00	0.00	0.00	0	2	0	-1	0	-1	14.95	6.51	53.63	24.92
State College, PA	1.02	6	2.05	16.67	0.00	33.33	33.33	0	0	0	0	0	0	2.87	13.81	49.37	24.15
Williamsport, PA	0.10	2	0.68	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.77	7.18	81.92	7.13
York-Hanover, PA	0.68	8	2.73	0.00	25.00	62.50	12.50	0	3	-1	0	0	-1	6.68	7.48	66.08	19.76
Pennsylvania Non-Metro	2.21	33	11.26	0.00	27.27	57.58	12.12	0	11	0	0	-11	0	0.25	6.54	84.12	8.75

Table 1. Lending Volume

LENDING VOLUME												
Geography: SOUTH CAROLINA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Charleston-North Charleston, SC	35.89	373	147,217	346	55,347	2	700	3	105,500	724	308,764	36.40
Limited-Scope Review:												
Columbia, SC	15.87	187	40,865	130	26,965	0	0	3	17,237	320	85,067	14.56
Florence, SC	7.44	62	6,050	87	15,489	0	0	1	1,475	150	23,014	17.56
Greenville-Anderson-Mauldin, SC	29.65	403	89,280	195	26,449	0	0	0	0	598	115,729	12.40
Hilton Head-Bluffton-Beaufort, SC 2014-2016	8.43	112	37,552	56	6,157	1	43	1	100	170	43,852	12.02
South Carolina Non-Metro 2014-2016	2.73	37	7,461	18	1,870	0	0	0	0	55	9,331	7.06
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	5	40,755	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Charleston-North Charleston, SC	35.89	6	1,259	6	1,259	0	0	0	0	0	0	0	0	0.00
Limited-Scope Review:														
Columbia, SC	15.87	2	894	2	894	0	0	0	0	0	0	0	0	0.00
Florence, SC	7.44	1	69	1	69	0	0	0	0	0	0	0	0	0.00
Greenville-Anderson-Mauldin, SC	29.65	2	150	2	150	0	0	0	0	0	0	0	0	0.00
Hilton Head-Bluffton-Beaufort, SC 2014-2016	8.43	0	0	0	0	0	0	0	0	0	0	0	0	0.00
South Carolina Non-Metro 2014-2016	2.73	0	0	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****				
Full-Scope Review:														
Charleston-North Charleston, SC	115	33.14	3.30	0.87	17.11	11.30	39.14	28.70	40.44	59.13	1.91	13.79	39.77	44.53
Limited-Scope Review:														
Columbia, SC	45	12.97	2.26	4.44	22.47	15.56	29.66	35.56	45.61	44.44	0.90	10.32	28.88	59.90
Florence, SC	17	4.90	1.41	0.00	15.05	5.88	50.24	35.29	33.29	58.82	0.25	4.82	45.84	49.09
Greenville-Anderson- Mauldin, SC	86	24.78	2.99	0.00	14.01	10.47	49.09	39.53	33.91	50.00	1.61	10.58	44.66	43.15
Hilton Head-Bluffton- Beaufort, SC 2014-2016	62	17.87	0.80	0.00	19.36	6.45	37.26	29.03	42.58	64.52	0.46	12.15	44.92	42.46
South Carolina Non-Metro 2014-2016	22	6.34	0.00	0.00	19.04	0.00	21.71	0.00	59.25	100.00	0.00	6.73	8.04	85.23

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	19	18.27	3.30	5.26	17.11	5.26	39.14	42.11	40.44	47.37	3.54	12.00	33.08	51.38
Limited-Scope Review:														
Columbia, SC	19	18.27	2.26	0.00	22.47	5.26	29.66	10.53	45.61	84.21	1.05	11.55	20.47	66.93
Florence, SC	17	16.35	1.41	0.00	15.05	0.00	50.24	35.29	33.29	64.71	0.38	18.18	54.17	27.27
Greenville-Anderson-Mauldin, SC	36	34.62	2.99	2.78	14.01	13.89	49.09	63.89	33.91	19.44	1.45	11.48	47.83	39.24
Hilton Head-Bluffton-Beaufort, SC 2014-2016	9	8.65	0.80	0.00	19.36	11.11	37.26	44.44	42.58	44.44	0.00	23.00	34.00	43.00
South Carolina Non-Metro 2014-2016	4	3.85	0.00	0.00	19.04	0.00	21.71	0.00	59.25	100.00	0.00	6.49	23.38	70.13

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	238	33.15	3.30	1.68	17.11	13.45	39.14	35.71	40.44	49.16	2.02	10.96	35.15	51.86
Limited-Scope Review:														
Columbia, SC	120	16.71	2.26	0.00	22.47	9.17	29.66	34.17	45.61	56.67	1.08	10.16	26.56	62.20
Florence, SC	28	3.90	1.41	0.00	15.05	0.00	50.24	46.43	33.29	53.57	0.11	6.22	43.10	50.57
Greenville-Anderson-Mauldin, SC	280	39.00	2.99	1.43	14.01	11.79	49.09	47.86	33.91	38.93	1.34	8.02	41.34	49.30
Hilton Head-Bluffton-Beaufort, SC 2014-2016	41	5.71	0.80	0.00	19.36	17.07	37.26	31.71	42.58	51.22	0.20	13.01	40.02	46.77
South Carolina Non-Metro 2014-2016	11	1.53	0.00	0.00	19.04	0.00	21.71	18.18	59.25	81.82	0.00	6.14	9.86	84.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	1	20.00	9.42	100.00	22.15	0.00	44.24	0.00	24.19	0.00	14.71	32.35	44.12	8.82
Limited-Scope Review:														
Columbia, SC	3	60.00	18.72	66.67	36.80	0.00	20.63	33.33	23.84	0.00	15.15	39.39	24.24	21.21
Florence, SC	0	0.00	1.55	0.00	10.05	0.00	30.24	0.00	58.16	0.00	0.00	20.00	10.00	70.00
Greenville-Anderson-Mauldin, SC	1	20.00	6.08	0.00	28.30	100.00	34.57	0.00	31.05	0.00	10.42	31.25	35.42	22.92
Hilton Head-Bluffton-Beaufort, SC 2014-2016	0	0.00	4.75	0.00	24.20	0.00	13.72	0.00	57.33	0.00	0.00	75.00	0.00	25.00
South Carolina Non-Metro 2014-2016	0	0.00	0.00	0.00	10.17	0.00	4.17	0.00	85.65	0.00	0.00	0.00	100.00	0.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]			
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	346	41.64	6.98	7.23	23.80	18.50	34.28	30.35	34.94	43.93	6.08	18.20	34.58	41.13
Limited-Scope Review:														
Columbia, SC	129	15.52	4.96	1.55	20.80	24.03	35.23	34.11	37.91	40.31	3.21	20.44	32.58	43.77
Florence, SC	87	10.47	3.15	5.75	14.43	10.34	48.97	31.03	33.46	52.87	1.62	10.15	48.78	39.44
Greenville-Anderson-Mauldin, SC	195	23.47	4.64	7.18	17.96	20.00	37.84	24.62	39.57	48.21	3.73	15.49	35.74	45.03
Hilton Head-Bluffton-Beaufort, SC 2014-2016	56	6.74	4.27	0.00	15.37	16.07	35.95	19.64	44.40	64.29	4.18	12.48	32.79	50.55
South Carolina Non-Metro 2014-2016	18	2.17	0.00	0.00	19.31	0.00	14.21	0.00	66.48	100.00	0.00	12.57	9.73	77.70

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	2	66.67	4.87	0.00	17.50	0.00	45.51	100.00	32.12	0.00	0.00	0.00	52.00	48.00
Limited-Scope Review:														
Columbia, SC	0	0.00	2.60	0.00	22.22	0.00	29.31	0.00	45.86	0.00	0.00	40.00	24.00	36.00
Florence, SC	0	0.00	0.88	0.00	19.91	0.00	56.64	0.00	22.57	0.00	0.00	47.06	26.47	26.47
Greenville-Anderson-Mauldin, SC	0	0.00	2.14	0.00	14.48	0.00	50.13	0.00	33.24	0.00	0.00	8.70	47.83	43.48
Hilton Head-Bluffton-Beaufort, SC 2014-2016	1	33.33	6.69	0.00	22.74	0.00	34.78	0.00	35.79	100.00	0.00	61.54	15.38	23.08
South Carolina Non-Metro 2014-2016	0	0.00	0.00	0.00	21.74	0.00	27.83	0.00	50.43	0.00	0.00	17.86	57.14	25.00

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Charleston-North Charleston, SC	115	33.14	22.99	3.64	16.59	6.36	17.99	16.36	42.43	73.64	3.50	15.58	21.26	59.66	
Limited-Scope Review:															
Columbia, SC	45	12.97	21.95	4.65	16.68	18.60	19.27	30.23	42.10	46.51	8.75	24.43	24.10	42.72	
Florence, SC	17	4.90	21.76	0.00	16.91	12.50	19.57	31.25	41.75	56.25	4.50	15.89	27.06	52.55	
Greenville-Anderson-Mauldin, SC	86	24.78	20.47	5.95	16.87	11.90	19.02	15.48	43.63	66.67	6.02	19.88	25.96	48.15	
Hilton Head-Bluffton-Beaufort, SC 2014-2016	62	17.87	18.57	0.00	17.60	8.33	20.67	11.67	43.17	80.00	2.75	12.89	21.76	62.60	
South Carolina Non-Metro 2014-2016	22	6.34	18.21	0.00	14.53	4.55	14.81	18.18	52.44	77.27	0.99	5.64	14.14	79.23	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Charleston-North Charleston, SC	19	18.27	22.99	10.53	16.59	10.53	17.99	26.32	42.43	52.63	3.65	15.92	16.92	63.52
Limited-Scope Review:														
Columbia, SC	19	18.27	21.95	0.00	16.68	5.26	19.27	15.79	42.10	78.95	3.62	11.98	18.38	66.02
Florence, SC	17	16.35	21.76	0.00	16.91	23.53	19.57	23.53	41.75	52.94	9.88	20.95	27.67	41.50
Greenville-Anderson-Mauldin, SC	36	34.62	20.47	19.44	16.87	19.44	19.02	22.22	43.63	38.89	9.73	16.25	21.59	52.43
Hilton Head-Bluffton-Beaufort, SC 2014-2016	9	8.65	18.57	0.00	17.60	11.11	20.67	11.11	43.17	77.78	5.44	15.31	22.79	56.46
South Carolina Non-Metro 2014-2016	4	3.85	18.21	0.00	14.53	0.00	14.81	0.00	52.44	100.00	6.85	2.74	16.44	73.97

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Charleston-North Charleston, SC	238	33.15	22.99	7.17	16.59	13.00	17.99	16.59	42.43	63.23	4.65	12.49	20.26	62.61	
Limited-Scope Review:															
Columbia, SC	120	16.71	21.95	7.96	16.68	18.58	19.27	18.58	42.10	54.87	5.80	15.60	22.39	56.21	
Florence, SC	28	3.90	21.76	14.29	16.91	21.43	19.57	10.71	41.75	53.57	5.56	9.97	24.84	59.64	
Greenville-Anderson-Mauldin, SC	280	39.00	20.47	9.78	16.87	14.49	19.02	21.38	43.63	54.35	6.07	14.15	22.64	57.15	
Hilton Head-Bluffton-Beaufort, SC 2014-2016	41	5.71	18.57	9.76	17.60	12.20	20.67	24.39	43.17	53.66	3.22	11.06	19.93	65.79	
South Carolina Non-Metro 2014-2016	11	1.53	18.21	10.00	14.53	0.00	14.81	30.00	52.44	60.00	1.93	5.43	14.71	77.93	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: SOUTH CAROLINA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Charleston-North Charleston, SC	346	41.59	80.53	50.00	67.34	11.56	21.10	11,632	5,488
Limited-Scope Review:									
Columbia, SC	130	15.63	78.81	46.15	67.69	6.15	26.15	6,506	3,267
Florence, SC	87	10.46	78.16	24.14	73.56	4.60	21.84	1,779	776
Greenville-Anderson-Mauldin, SC	195	23.44	80.55	47.69	67.18	15.38	17.44	12,478	5,925
Hilton Head-Bluffton-Beaufort, SC 2014-2016	56	6.73	84.22	46.43	82.14	7.14	10.71	4,221	2,000
South Carolina Non-Metro 2014-2016	18	2.16	82.95	66.67	83.33	0.00	16.67	1,545	724

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.96% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: SOUTH CAROLINA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Charleston-North Charleston, SC	2	66.67	93.15	100.00	0.00	0.00	100.00	29	21
Limited-Scope Review:									
Columbia, SC	0	0.00	96.93	0.00	0.00	0.00	0.00	25	9
Florence, SC	0	0.00	98.23	0.00	0.00	0.00	0.00	34	6
Greenville-Anderson-Mauldin, SC	0	0.00	96.11	0.00	0.00	0.00	0.00	25	10
Hilton Head-Bluffton-Beaufort, SC 2014-2016	1	33.33	93.31	0.00	100.00	0.00	0.00	13	7
South Carolina Non-Metro 2014-2016	0	0.00	93.91	0.00	0.00	0.00	0.00	28	9

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH CAROLINA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Charleston-North Charleston, SC	0	0	19	484	\$19	484	6.03	0	0
Limited-Scope Review:									
Columbia, SC	0	0	10	911	\$10	911	11.35	0	0
Florence, SC	0	0	4	201	\$4	201	2.50	0	0
Greenville-Anderson-Mauldin, SC	0	0	6	120	\$6	120	1.49	0	0
Hilton Head-Bluffton-Beaufort, SC	0	0	2	147	\$2	147	1.83	0	0
South Carolina Non-Metro	0	0	2	170	\$2	170	2.12	0	0
South Carolina State/Regional	0	0	1	6,000	\$1	6,000	74.68		

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Charleston-North Charleston, SC	36.40	2	25.00	0.00	50.00	0.00	50.00	0	0	0	0	0	0	7.55	23.17	36.92	32.36
Limited-Scope Review:																	
Columbia, SC	14.56	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	7.14	24.99	26.58	36.69
Florence, SC	17.56	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	2.21	18.11	50.91	28.78
Greenville-Anderson-Mauldin, SC	12.40	2	25.00	0.00	0.00	0.00	100.00	1	0	0	0	0	1	4.94	17.86	45.25	31.95
Hilton Head-Bluffton-Beaufort, SC	12.02	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.94	25.97	38.22	33.86
South Carolina Non-Metro	7.06	1	12.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	25.19	25.37	49.44

Table 1. Lending Volume

LENDING VOLUME												
Geography: VIRGINIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Virginia Non-Metro	100.00	324	37,272	565	28,622	103	10,948	5	2,735	997	79,577	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Virginia Non-Metro	100.00	8	592	8	592	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	77	100.00	0.00	0.00	8.94	12.99	63.59	49.35	27.46	37.66	0.00	5.81	61.20	32.99

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	104	100.00	0.00	0.00	8.94	3.85	63.59	52.88	27.46	43.27	0.00	13.92	60.76	25.32

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	136	100.00	0.00	0.00	8.94	7.35	63.59	54.41	27.46	38.24	0.00	6.36	56.48	37.16

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	558	100.00	0.00	0.00	9.89	5.91	54.15	56.09	35.43	37.99	0.00	10.79	54.75	34.47

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	102	100.00	0.00	0.00	8.23	5.88	67.97	85.29	23.81	8.82	0.00	10.87	76.09	13.04

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: VIRGINIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	77	100.00	19.79	8.00	17.09	17.33	21.27	16.00	41.85	58.67	3.55	9.47	17.36	69.63

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	107	100.00	19.79	11.32	17.09	23.58	21.27	24.53	41.85	40.57	5.48	13.70	23.29	57.53

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Virginia Non-Metro	140	100.00	19.79	5.80	17.09	15.22	21.27	22.46	41.85	56.52	4.33	12.69	17.96	65.02

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: VIRGINIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Virginia Non-Metro	565	100.00	81.77	56.28	93.27	3.72	3.01	917	485

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 24.78% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: VIRGINIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Virginia Non-Metro	103	100.00	96.10	51.46	66.02	24.27	9.71	48	20

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 25.24% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: VIRGINIA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Virginia Non-Metro	1	250	24	1,208	25	1,458	12.14	0	0
Virginia State/Regional	0	0	3	10,552	3	10,552	87.86	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Virginia Non-Metro	100	4	100.00	0.00	0.00	50.00	50.00	0	1	0	0	-1	0	0.00	9.61	65.88	24.50

Table 1. Lending Volume

LENDING VOLUME												
Geography: WEST VIRGINIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016												
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Morgantown, WV	100.00	448	135,427	193	9,531	0	0	1	250	642	145,208	100.00
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	2	8,231	NA	NA	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: WEST VIRGINIA														
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016														
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Morgantown, WV	100.00	1	500	1	500	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WEST VIRGINIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	329	100.00	1.70	2.13	12.63	9.73	49.58	38.30	36.09	49.85	2.57	14.00	41.10	42.32

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WEST VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	31	100.00	1.70	3.23	12.63	22.58	49.58	45.16	36.09	29.03	1.03	14.36	45.13	39.49

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	84	100.00	1.70	2.38	12.63	13.10	49.58	39.29	36.09	45.24	1.89	11.21	42.51	44.40

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WEST VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	4	100.00	27.77	50.00	8.63	25.00	37.18	0.00	26.42	25.00	30.00	10.00	20.00	40.00

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	190	100.00	12.00	17.89	15.50	17.37	45.22	50.00	26.91	14.74	12.38	16.32	40.27	31.03

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WEST VIRGINIA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	329	100.00	19.02	2.15	15.08	16.31	18.87	28.92	47.03	52.62	3.80	14.29	24.09	57.83

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.2% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Morgantown, WV	31	100.00	19.02	0.00	15.08	6.45	18.87	29.03	47.03	64.52	9.44	8.89	27.22	54.44

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WEST VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Morgantown, WV	84	100.00	19.02	3.57	15.08	11.90	18.87	21.43	47.03	63.10	5.29	13.71	21.29	59.71	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WEST VIRGINIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Morgantown, WV	193	100.00	79.68	59.59	92.23	3.63	4.15	1,641	605

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 27.46% of small loans to businesses originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WEST VIRGINIA				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Morgantown, WV	1	250	10	1,084,350	11	1,334	9.54	0	0
West Virginia State/Regional	0	0	3	12,657	3	12,657	90.46	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WEST VIRGINIA				Evaluation Period: DECEMBER 31, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Morgantown, WV	100	3	100.00	66.67	0.00	0.00	33.33	1	0	0	0	0	1	10.98	13.74	41.79	32.01

Table 1. Lending Volume

LENDING VOLUME		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Milwaukee-Waukesha-West Allis, WI	94.70	2,141	307,554	2,902	255,679	5	40	12	37,780	5,060	38,344	96.90
Limited-Scope Review:												
Wisconsin Non-Metro	5.30	179	31,101	102	5,596	2	692	0	0	283	37,389	3.10
Statewide/Regional	NA	NA	NA	NA	NA	NA	NA	11	33,122	11	33,122	NA

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 9, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	94.70	41	9,774	41	9,774	0	0	0	0	0	0	0	0	96.90
Limited-Scope Review:														
Wisconsin Non-Metro	5.30	2	848	2	848	0	0	0	0	0	0	0	0	3.10

* Loan Data as of December 31, 2016. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2016.

*** Deposit Data as of June 30, 2016. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	446	88.32	6.74	2.02	12.89	9.19	39.84	47.09	40.52	41.70	2.61	10.36	44.41	42.62
Limited-Scope Review:														
Wisconsin Non-Metro	59	11.68	0.00	0.00	0.00	0.00	48.08	49.15	51.92	50.85	0.00	0.00	47.17	52.83

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	246	94.62	6.74	2.44	12.89	10.16	39.84	52.44	40.52	34.96	5.48	9.41	39.72	45.40
Limited-Scope Review:														
Wisconsin Non-Metro	14	5.38	0.00	0.00	0.00	0.00	48.08	50.00	51.92	50.00	0.00	0.00	42.06	57.94

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp	
Full-Scope Review:															
Milwaukee-Waukesha-West Allis, WI	1,446	93.17	6.74	2.14	12.89	8.37	39.84	48.69	40.52	40.80	1.86	6.88	37.73	53.53	
Limited-Scope Review:															
Wisconsin Non-Metro	106	6.83	0.00	0.00	0.00	0.00	48.08	55.66	51.92	44.34	0.00	0.00	41.91	58.09	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	3	100.00	15.39	0.00	15.91	0.00	45.42	100.00	23.28	0.00	19.39	19.39	45.41	15.82
Limited-Scope Review:														
Wisconsin Non-Metro	0	0.00	0.00	0.00	0.00	0.00	71.25	0.00	28.75	0.00	0.00	0.00	73.91	26.09

* Based on 2016 Peer Mortgage Data -- US and PR

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016								
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income ¹			
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	2,900	96.60	8.74	7.66	13.50	9.76	38.62	47.00	39.09	35.59	5.65	9.43	37.00	47.92
Limited-Scope Review:														
Wisconsin Non-Metro	102	3.40	0.00	0.00	0.00	0.00	49.50	50.00	50.50	50.00	0.00	0.00	47.83	52.17

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	5	71.43	3.46	0.00	6.93	0.00	43.16	100.00	46.45	0.00	3.01	2.41	39.16	55.42
Limited-Scope Review:														
Wisconsin Non-Metro	2	28.57	0.00	0.00	0.00	0.00	40.54	50.00	59.46	50.00	0.00	0.00	55.21	44.79

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families****	% BANK Loans****	% Families****	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	446	88.32	22.15	11.14	16.90	24.17	20.61	27.96	40.35	36.73	7.40	20.90	25.29	46.40
Limited-Scope Review:														
Wisconsin Non-Metro	59	11.68	13.66	0.00	15.68	20.34	21.79	15.25	48.87	64.41	4.09	16.64	22.05	57.23

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.8% of loans originated and purchased by PNC.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	246	94.62	22.15	6.56	16.90	17.62	20.61	33.20	40.35	42.62	6.77	15.34	24.91	52.97
Limited-Scope Review:														
Wisconsin Non-Metro	14	5.38	13.66	0.00	15.68	28.57	21.79	21.43	48.87	50.00	6.78	13.56	22.88	56.78

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by PNC.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WISCONSIN					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full-Scope Review:														
Milwaukee-Waukesha-West Allis, WI	1,446	93.17	22.15	10.00	16.90	20.49	20.61	28.67	40.35	40.84	4.32	13.86	23.88	57.94
Limited-Scope Review:														
Wisconsin Non-Metro	106	6.83	13.66	12.38	15.68	13.33	21.79	22.86	48.87	51.43	3.93	11.27	20.97	63.83

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by PNC.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: WISCONSIN		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Milwaukee-Waukesha-West Allis, WI	2,902	96.60	78.03	55.41	82.80	8.03	9.17	30,115	12,937
Limited-Scope Review:									
Wisconsin Non-Metro	102	3.40	80.60	54.90	85.29	12.75	1.96	1,967	913

* Based on 2016 Peer Small Business Data -- us

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.77% of small loans to businesses originated and purchased by PNC.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full-Scope Review:									
Milwaukee-Waukesha-West Allis, WI	5	71.43	93.70	40.00	100.00	0.00	0.00	172	92
Limited-Scope Review:									
Wisconsin Non-Metro	2	28.57	97.30	50.00	0.00	0.00	100.00	98	51

* Based on 2016 Peer Small Business Data -- us

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 57.14% of small loans to farms originated and purchased by PNC.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WISCONSIN				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Full-Scope Review:									
Milwaukee-Waukesha-West Allis, WI	8	56,556	144	64,975	152	121,531	70.20	0	0
Limited-Scope Review:									
Wisconsin Non-Metro	0	0	0	0	0	0	0.00	0	0
Wisconsin State/Regional	0	0	14	51,590	14	51,590	29.80	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: WISCONSIN				Evaluation Period: DECEMBER 31, 2012 TO DECEMBER 31, 2016					
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Milwaukee-Waukesha-West Allis, WI	96.90	32	96.97	9.38	9.38	46.88	34.38	7	4	1	0	1	1	14.65	16.20	36.13	33.02
Limited-Scope Review:																	
Wisconsin Non-Metro	3.10	1	3.03	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	52.40	47.60

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NATIONWIDE				Evaluation Period: JULY 9, 2012 TO DECEMBER 31, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
Nationwide/Regional Funds	0	0	6	47,446	6	47,446	100.00	0	0
Out-of-footprint Direct Investments	0	0	120	780,754	120	780,754	100.00	0	0
Grow-up Great	0	0	1	55,463	1	55,463	100.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.